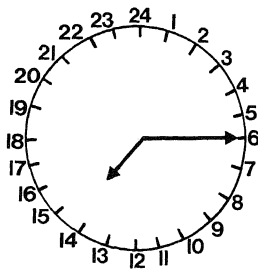
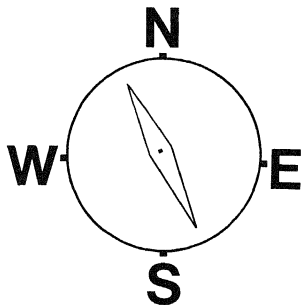


# Improving your NAVY NUMERICAL SKILLS

$$\frac{3}{8} = 37.5\%$$

$$\begin{array}{r} 440 \\ + 98 \\ \hline 538 \end{array}$$



$$1415 = 2:15 \text{ p.m.}$$

LEAVE AND EARNINGS STATEMENT											
1 NAME (Last-First-Mi)				2 SSN				3			
9 OPED		10 EADS DATE		11		12 DSSN		13 PRO COVERED		14 DATE PREP	
19 BAS		20		21		22		23			

$$I = P \times R \times T$$

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Chief of Naval Education and Training  
September, 1980

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The development of this numerical skills workbook was undertaken as one aspect of a broader effort to prepare instructional resources for basic skills training in the Navy. The initiative for the workbook was an outgrowth of other developmental activities related to basic skills training under the sponsorship of the Chief of Naval Education and Training (CNET) and the Chief of Naval Technical Training (CNTT). The Training Analysis and Evaluation Group (TAEG) and Memphis State University participated jointly in this particular effort.

The workbook is designed as a resource for teaching numerical operations to students in the Navy whose skills are at a basic level. It is appropriately used by recruits and other sailors identified as needing training in basic numerical skills related to Navy job performance. The content includes material on the basic numerical operations as well as the application of the operations to job situations in the Navy and financial responsibilities faced while in the Navy. The purpose of the workbook is to assist the student in acquiring basic numerical skills by doing exercises on topics that are important and interesting to the student. Consequently, the topics covered by the lessons in the sections on Navy life and personal finance were selected on the basis of their relevance to students in the Navy environment.

The design of the workbook permits the student to begin at an elementary level in learning or reviewing the basic numerical operations in the first section of the workbook. If the student is sufficiently proficient in the basic operations, only the two sections involving applications in the Navy and personal finances may be assigned to the student. Each lesson in the last two sections has review exercises using the numerical skills required to do the exercises on applications. The answers to the exercises reported in the back of the workbook provide a means of giving immediate feedback to the student as the lessons are completed.

Supplementary materials that are available to use with the workbook include two forms of a numerical skills test and an answer booklet. The tests may be used as diagnostic and evaluative tools with the workbook. The results from one form of the test can be used to make a decision about assigning the first section of the workbook to the student. The other form of the test can be used to measure the student's performance level upon completion of the workbook. The answer booklet is used to record the student's answers to the exercises, thereby making the workbook reusable as an instructional resource.

Appreciation is expressed to the following personnel who contributed to the development of the workbook:

SMCM G. Hopkins and BMCS J. Martin of the Apprentice Training School, Orlando, who reviewed several drafts and conducted a field test of the work-

Dr. T. Early, Mr. G. Henry, Mr. P. Scott, and Dr. D. New of the Analysis and Evaluation Group (TAEG), Orlando, who reviewed draft materials for the workbook.

Ms. N. Ashcroft and Ms. K. McLaughlin of the Webster Adult Education Center, Orange County (Florida), who reviewed draft materials for the workbook.

Dr. N. Kerr, Ms. L. Graham, and LT(jg) P. Tubbs of the Chief of Technical Training Command, Naval Air Station Memphis (Mississippi) offered suggestions for the workbook content and reviewed draft materials.

Illustrations used in the lessons were taken from Seaman's 10120-F, 1971; Fireman, NAVEDTRA 10520-E, 1976; and Boatswain's NAVEDTRA 10121-F, 1976.

The introduction to this workbook presents information to two groups who would be involved in its use: instructors and students.

## Instructor

The workbook is organized into three sections: Basic Numerical Skills, Numerical Skills in the Navy, and Numerical Skills in Personal Finances. The first section provides explanations and exercises for the basic operations: addition, subtraction, multiplication, and division. The second focuses on the application of numerical skills in Navy-relevant situations. The third section deals with the application of numerical skills to financial responsibilities of the individual in the Navy and civilian life.

The three sections of the workbook are organized on the basis of topics with one or more lessons on each topic. The introduction to each topic includes the significance, concepts, and/or formulas related to the topic. Lessons that follow the discussion include learner objectives and application exercises as well as review exercises where appropriate. The answers to the exercises are reported on pages 147-160 of the workbook. The student answers to the exercises can be recorded in the separate answer booklet which follows the format of the workbook sections.

The Navy Numerical Skills Test is correlated with the topics and review exercises contained in the workbook. Two forms of the test (A and B) are available to use with students and can be administered in either order. Part I (items 1 - 24) of the test deals with the basic numerical skills covered in the first section of the workbook. Part II (Items 25-50) is based on skill applications addressed in the second and third sections of the workbook. A score of 20 or higher on the 24 items in Part I is recommended as a pass score for a student on a pretest with either form of the test. In this situation, you could suggest that the student skip the first section of the workbook. If the student has difficulty with exercises in the other sections, you recommend that the student do the exercises in the first section as a review. The alternate form of the test can be used as a posttest to measure the student's improvement as a result of completing the workbook. Comparison can be made of the pretest and posttest scores on each part of the test and on the total scores.

The workbook should be used under the supervision of an instructor, although the instructor does not need to be with the students all the time while they are doing the exercises. In addition to administration of the workbook, the instructor will need to make decisions about the assignment of the workbook to students in each section of the workbook. Limited instruction on some topics may be necessary with selected students. The instructor may also need to answer student

1. Administer the pretest with the Navy Numerical Skills Test - Form A or Form B, periodically varying the form used as a pretest.
2. Classify the students into two groups - those who score below 20 on Part I and those who score 20 or above on Part I.
3. Assign the complete workbook to the students who score below 20 on Part I and the last two sections of the workbook to the students who score 20 or above on Part I.
4. Monitor student progress and give assistance as needed or requested.
5. Administer the posttest with the Navy Numerical Skills Test as students complete the workbook, using the form not administered as the pretest.
6. Compare the pretest and posttest scores to determine the improvement of students.

## Student

The workbook on Improving Your Navy Numerical Skills was developed to help you improve your skills in working with numbers. The exercises deal with the skills of addition, subtraction, multiplication, and division. The symbols used in working with numbers are described. The formulas used in some types of exercises are also given and defined.

The workbook has sections on the basic numerical skills, the use of numerical skills in particular Navy settings, and the use of numerical skills in personal finances. The first section provides a review of the four basic operations involving numbers. The next section deals with topics related to mathematics in the Navy that require the use of numerical skills. The last section contains topics concerned with financial responsibilities in the Navy.

The Navy Numerical Skills Test is used to measure your skills before and after you complete the exercises in the workbook. The test contains two parts on basic and applied numerical skills. Your score on the first part may be high enough for your instructor to recommend that you skip the first section of the workbook. In any case, you might want to do the first section as a review. All students are expected to do the second and third sections of the workbook.

An Answer Booklet is available for you to use in writing your answers to the workbook exercises. You should write your answers in the answer booklet.

answer booklet. Then, you can check your answers by comparing them with the answers in the back of the workbook.

The workbook should be used under the supervision of an instructor. In some situations, you might use it in independent study. You can receive help from the instructor if you do not understand how to do the exercises for any of the lessons. You may also ask the instructor to review your work in doing the exercises on a lesson or topic after you have completed them.

The organization of the workbook allows you to work as fast or as slow as you wish. You may complete the exercises for some lessons quickly because they are easy for you. You may work at a slower pace on other lessons because they are more difficult or you need more time to be sure that you fully understand what you are doing. You should work as fast as you can in completing the workbook.

The ability to do the exercises in the workbook can help you be an important member of the Navy. The topics chosen for the lessons deal with many subjects that will be useful to you in the Navy. Hopefully, you will find that working with numbers can be interesting while, at the same time, you review your basic numerical skills.

students will proceed through the workbook at different paces because lessons will vary in difficulty from student to student.

The operational procedures for the instructor are summarized as follows:

1. Administer the pretest with the Navy Numerical Skills Test - Form A or Form B, periodically varying the form used as a pretest.
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5. Administer the posttest with the Navy Numerical Skills Test - Form A or Form B, periodically varying the form not administered for the pretest.
6. Compare the pretest and posttest scores to determine the improvement of students.

## Student

The workbook on Improving Your Navy Numerical Skills was developed to help you improve your skills in working with numbers. The exercises deal with the skills of addition, subtraction, multiplication, and division. The formulas used in working with numbers are described. The formulas used in the workbook are also given and defined.

The workbook has sections on the basic numerical skills, the use of numerical skills in particular Navy settings, and the use of numerical skills in personal finances. The first section provides a review of the four basic operations involving numbers. The next section deals with topics relating to situations in the Navy that require the use of numerical skills. The last section covers topics concerned with financial responsibilities in the Navy and outside the Navy.

The Navy Numerical Skills Test is used to measure your skills before and after doing the exercises in the workbook. The test contains two parts: basic numerical skills and applied numerical skills. Your score on the test may be high enough for your instructor to recommend that you skip the first section as a review. In any case, you might want to do the first section as a review. All students are expected to do the first section as a review.



the answer booklet. Then, you can check your answers by comparing them with the answers in the back of the workbook.

The workbook should be used under the supervision of an instructor. In some situations, you might use it in independent study. You can receive help from the instructor if you do not understand how to do the exercises for any of the lessons. You may also ask the instructor to review your work in doing the exercises on a lesson or topic after you have completed them.

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The ability to do the exercises in the workbook can help you be an important member of the Navy. The topics chosen for the lessons deal with many subjects that will be useful to you in the Navy. Hopefully, you will find that working with numbers can be interesting while, at the same time, you review your basic numerical skills.

Section

BASIC NUMERICAL SKILLS . . . . .	
INTRODUCTION . . . . .	
ADDITION . . . . .	
SUBTRACTION . . . . .	
MULTIPLICATION . . . . .	
DIVISION . . . . .	
 NUMERICAL SKILLS IN THE NAVY . . . . .	
MILITARY TIME . . . . .	
FINDING DIRECTIONS . . . . .	
ESTIMATING PAINT JOBS . . . . .	
TACKLES AND HOOKS . . . . .	
FLOODING RATES . . . . .	
MEASURING TEMPERATURES . . . . .	
BREAKING STRENGTH AND SAFE WORKING LOAD . . . . .	
 NUMERICAL SKILLS IN PERSONAL FINANCES . . . . .	
BASIC PAY . . . . .	
LEAVE AND EARNINGS STATEMENT . . . . .	
BUDGET PREPARATION . . . . .	

BASIC  
NUMERICAL  
SKILLS



## INTRODUCTION

The lessons in this section have been developed to help you refine your basic numerical skills. Each area represents a skill that you will need to use many times during your Navy career. The skills will not be new to you because you have used them many times before. However, it is necessary to review them from time to time because they are easily forgotten.

You should approach these skills with a positive frame of mind knowing that they will be used later in your training. Hopefully, a good review of the numerical skills will give you a headstart on the calculations when you encounter them in Navy life.

### Review of Terms and Number System

As you may remember, working with numbers also involves special words and symbols. We will review these words and symbols at the beginning of each lesson where they are introduced. Let us briefly review our numerical system. We use symbols to represent words. The symbols we use for our numerical system are:

<u>Word</u>	<u>Symbol</u>
zero	0
one	1
two	2
three	3
four	4
five	5
six	6
seven	7
eight	8
nine	9

Notice that we use ten symbols in our number system. These symbols are also referred to as digits. The word ten is represented by two symbols, or digits: a one and a zero, 10.

The way the symbols or digits are arranged is very important. The placement of digits in the number 8543 is shown below:

Another way to remember the way digits are arranged is to think of an odometer of a new car. An odometer is a meter in the dashboard of a car that records the miles traveled by the car. As you drove the car away from the dealer, the miles it had been driven may have looked like this on the odometer:

0	0	0	0	0	1
---	---	---	---	---	---

The car may have been driven one mile to load and unload the car and the mileage is shown in the "ones" place. (Note: Odometers on cars have a window on the right side that shows tenths of a mile. This digit is a different color than the digits for miles. In the example, the digits for tenths of a mile will not be discussed.)

After you drove the car home, the miles driven may have looked like this:

0	0	0	0	1	0
---	---	---	---	---	---

It is nine miles from the car dealer's lot to your home and a 1 is shown in the "tens" place. Your new car has now been driven ten miles. As the car is driven, it is interesting to see the zero digits shown in the windows. After a hundred miles, the 1 is in the "hundreds" place:

0	0	0	1	0	0
---	---	---	---	---	---

At a thousand miles, you may need to have the dealer's service department check your new car. A thousand miles has been reached when the digit 1 is shown in the "thousands" window:

0	0	1	0	0	0
---	---	---	---	---	---

The digits of a number must be placed in the proper columns to avoid making errors in your calculations. In working the exercise problems, you must be careful to line up the digits in the proper columns. When the problem is printed or typed, the digits are in the proper placement, such as:

$$\begin{array}{r} 328 \\ + 11 \\ \hline 339 \end{array}$$

However, as you write the problem, it is often easy to put the digits in the wrong place due to carelessness, such as:

$$\begin{array}{r} 328 \\ + 11 \\ \hline 438 \end{array}$$

Develop your habits of being neat and careful early:

$$\begin{array}{r} 328 \\ + 11 \\ \hline 339 \end{array}$$

It will save you from making errors as you proceed through the workbook.

Lesson 1

## OBJECTIVE:

The learner will be able to solve addition problems using one numbers.

## TERMS AND DEFINITIONS IN ADDITION:

The answer to an addition problem is called the sum or may be referred to as the total. The sign, +, means do the operation of adding numbers. This sign is sometimes called a "plus." An example of an addition problem is shown below:

$$\begin{array}{r} 2 \\ \text{plus} \longrightarrow \oplus 3 \\ \hline 5 \end{array} \longleftarrow \text{sum or total}$$

EXERCISES: Add the pairs of numbers below.

- |   |   |   |  |  |  |
|---|---|---|--|--|--|
| 1. $\begin{array}{r} 6 \\ +3 \\ \hline \end{array}$ | 2. $\begin{array}{r} 4 \\ +3 \\ \hline \end{array}$ | 3. $\begin{array}{r} 5 \\ +2 \\ \hline \end{array}$ | 4. $\begin{array}{r} 3 \\ +1 \\ \hline \end{array}$  | 5. $\begin{array}{r} 7 \\ +2 \\ \hline \end{array}$  | 6. $\begin{array}{r} 7 \\ +2 \\ \hline \end{array}$  |
| 7. $\begin{array}{r} 9 \\ +2 \\ \hline \end{array}$ | 8. $\begin{array}{r} 6 \\ +4 \\ \hline \end{array}$ | 9. $\begin{array}{r} 4 \\ +2 \\ \hline \end{array}$ | 10. $\begin{array}{r} 5 \\ +3 \\ \hline \end{array}$ | 11. $\begin{array}{r} 9 \\ +3 \\ \hline \end{array}$ | 12. $\begin{array}{r} 9 \\ +3 \\ \hline \end{array}$ |

There are other ways to write problems in addition. Rather than writing the digits to be added under each other in a column, we can place them in a line or row. An example is shown below:

$$2 + 3 = 5$$

(Note: The = symbol is called "equals.")

We can rewrite this problem in the way we did the previous exercise:

$$\begin{array}{r} 2 \\ +3 \\ \hline 5 \end{array}$$

If you wish to rewrite the problems in this manner because it is



Sometimes we can mix words and symbols. An example of this would be:

2 plus 3 is 5

Notice the word plus is used in place of the + symbol and the word is is used for the = symbol. Replacing words with symbols, we see the problem in the same way as previous exercises:

$$2 + 3 = 5$$

EXERCISES: Add the pairs of numbers below.

19. 8 plus 3 is \_\_\_\_

20. 6 plus 8 is \_\_\_\_

21. 8 plus 7 is \_\_\_\_

22. 5 plus 6 is \_\_\_\_

23. 9 plus 7 is \_\_\_\_

24. 7 plus 5 is \_\_\_\_

A part of developing your numerical skills is being able to change words to symbols and numbers and to perform the correct calculation. Quite often the problems you will solve will be in the form of words or a story. You should look for certain key words that tell you the type of problem you will need to solve.

An example is the following:

Two plus four is six.

Underlining the key words and replacing them with symbols, we see:

$$\begin{array}{ccccccc} 2 & + & 4 & = & 6 \\ \hline \text{Two} & \text{plus} & \text{four} & \text{is} & \text{six.} \end{array}$$

Another example is the following:

Two rounds of ammunition are placed in a magazine with three rounds already in it. What is the total number of rounds in the magazine?

Converting words to symbols and underlining the key words, we can begin to write the problem as we have done in earlier exercises.

25. nine plus four is \_\_\_\_

26. Seven destroyers are joined at sea by six cruisers. What is the total number of ships in the combined group?

Answer \_\_\_\_\_

27. A sailor takes seven days of leave in May and seven days of leave in June. What is the total number of days of leave taken in May and June?

Answer \_\_\_\_\_

28. A seaman worked six hours on Monday and two hours on Tuesday to finish a paint job? What is the total number of hours it took to finish the job?

Answer \_\_\_\_\_

29. A yeoman receives one paycheck at the middle of each month and one paycheck at the end of each month. How many paychecks does the yeoman receive each month?

Answer \_\_\_\_\_

30. A repair crew has four seamen and one chief. What is the total number of persons in the repair crew?

Answer \_\_\_\_\_

# ADDITION

## Lesson 2

### OBJECTIVE:

The learner will be able to add pairs of two-digit and three-digit numbers.

### SKILLS NEEDED TO ADD TWO-DIGIT AND THREE-DIGIT NUMBERS:

You may have noticed when adding one-digit numbers that the sum is sometimes a two-digit number. For example:

$$\begin{array}{r} 9 \\ + 3 \\ \hline 12 \end{array}$$

With single digits this is no problem. However, suppose we have a two-digit number and a one-digit number to add, such as:

$$\begin{array}{r} 19 \\ + 3 \\ \hline \end{array}$$

The sum of the digits in the "ones" column is 12. The  $9 + 3 = 12$ . We place the 2 or the "ones" part of the number into the "ones" part of our sum.

$$\begin{array}{r} \text{tens} \quad \text{ones} \\ 1 \quad 9 \\ + \quad 3 \\ \hline 2 \end{array}$$

We then "carry" the 1 or the "tens" part of the sum of  $9 + 3$  over to the tens column in our problem.

$$\begin{array}{r} \text{tens} \quad \text{ones} \\ 1 \quad 9 \\ + \quad 3 \\ \hline 2 \end{array}$$

Our answer then is:

$$\begin{array}{r} 19 \\ + 3 \\ \hline 22 \end{array}$$

If we were adding numbers with more than two digits, we would same procedures to "carry" over to the hundreds column, the thousands or other columns to the left.

### EXERCISES:

#### A. Addition of two-digit numbers.

1.  $\begin{array}{r} 42 \\ +27 \\ \hline \end{array}$

2.  $\begin{array}{r} 53 \\ +87 \\ \hline \end{array}$

3.  $\begin{array}{r} 66 \\ +71 \\ \hline \end{array}$

4.  $\begin{array}{r} 94 \\ +56 \\ \hline \end{array}$

5. \_\_\_\_\_

6.  $11 + 14 = \underline{\hspace{2cm}}$

7.  $45 + 43 = \underline{\hspace{2cm}}$

8.  $63 + 76 = \underline{\hspace{2cm}}$

9.  $21 + 34 = \underline{\hspace{2cm}}$

10.  $79 + 19 = \underline{\hspace{2cm}}$

11. 22 plus 44 is  $\underline{\hspace{2cm}}$

12. 60 plus 77 is  $\underline{\hspace{2cm}}$

13. 39 plus 84 is  $\underline{\hspace{2cm}}$

14. 99 plus 10 is  $\underline{\hspace{2cm}}$

15. 40 plus 40 is  $\underline{\hspace{2cm}}$

#### B. Addition of three-digit numbers.

1.  $\begin{array}{r} 123 \\ +456 \\ \hline \end{array}$

2.  $\begin{array}{r} 567 \\ +111 \\ \hline \end{array}$

3.  $\begin{array}{r} 812 \\ +718 \\ \hline \end{array}$

4.  $\begin{array}{r} 100 \\ +101 \\ \hline \end{array}$

5. \_\_\_\_\_

6.  $645 + 321 = \underline{\hspace{2cm}}$

7.  $222 + 444 = \underline{\hspace{2cm}}$

8.  $999 + 100 = \underline{\hspace{2cm}}$

9.  $213 + 409 = \underline{\hspace{2cm}}$

10.  $127 + 628 = \underline{\hspace{2cm}}$

11. 449 plus 818 is  $\underline{\hspace{2cm}}$

12. 774 plus 477 is  $\underline{\hspace{2cm}}$

13. 117 plus 712 is  $\underline{\hspace{2cm}}$

14. 505 plus 705 is  $\underline{\hspace{2cm}}$

## Lesson 3

OBJECTIVE:

The learner will be able to add numbers using decimal points and dollar signs.

INFORMATION:

In previous lessons on number systems and placement of digits, we reviewed the columns of "ones," "tens," "hundreds," and so on. Often we deal with numbers smaller than one, yet greater than zero. They will not go in the "ones" column. Since they are smaller than one, they should go to the right of the "ones" column and indeed they do. In order to separate these numbers that are smaller than one, we use the decimal point. The symbol for a decimal point is a period (.). The most obvious example of using decimal points is solving problems involving money. We do have money less than one dollar or "ones." We call them cents but we often express them as parts of a dollar. Twenty-five cents is often called a "quarter of a dollar," or simply a "quarter," and is written \$.25 to show that it is .25 of a dollar. The placement of numbers using the decimal point is shown below:

100	thousands
10	hundreds
1	tens
	ones
.	decimal point
0.1	tenths
0.01	hundredths

Notice that just as before, the digits to the right represent smaller amounts. For instance, "ones" are smaller amounts than "tens" and are to the right. "Tenths" are smaller than "ones" and are placed to the right. Of course, the decimal point separates the "ones" and the "tenths." "Hundredths" are smaller amounts than "tenths" and are placed further to the right. We will take a closer look using money to show this placement. There are 100 cents in each dollar. Therefore one cent is one hundredth of one dollar. One cent is shown as:

\$ .01

Comparing the placement of digits, we see:

one cent = \$ .01

ten cents = \$ .10

Notice that one cent is smaller than ten cents and the digit for the number is farthest to the right.

Solving problems with decimals is not difficult but it does require a great deal of care in lining up the decimal points. It may help you to line up the decimal points first before writing the digits to make sure the digits are in the correct column:

$$\begin{array}{r} \text{First} \quad . \\ \hline . \end{array}$$

$$\begin{array}{r} \text{Second} \quad 3.15 \\ + 12.20 \\ \hline . \end{array}$$

$$\begin{array}{r} \text{Third} \quad 3.15 \\ + 12.20 \\ \hline 15.35 \end{array}$$

EXERCISES: Find the sum.

$$\begin{array}{r} 1. \quad \$266.19 \\ + 34.49 \\ \hline \end{array}$$

$$\begin{array}{r} 2. \quad \$2.38 \\ + .44 \\ \hline \end{array}$$

$$\begin{array}{r} 3. \quad \$723.66 \\ + 394.30 \\ \hline \end{array}$$

$$\begin{array}{r} 4. \quad \$16. \\ + 3. \\ \hline \end{array}$$

$$\begin{array}{r} 5. \quad \$216.19 \\ + 50.00 \\ \hline \end{array}$$

$$\begin{array}{r} 6. \quad \$791.19 \\ + 9.73 \\ \hline \end{array}$$

$$\begin{array}{r} 7. \quad \$3,038.56 \\ + 4,045.89 \\ \hline \end{array}$$

$$\begin{array}{r} 8. \quad \\ \hline \end{array}$$

$$\begin{array}{r} 9. \quad \$97.04 \\ + 12.13 \\ \hline \end{array}$$

$$\begin{array}{r} 10. \quad \$ 451.00 \\ + 1,723.01 \\ \hline \end{array}$$

$$\begin{array}{r} 11. \quad \$8,097.14 \\ + 566.80 \\ \hline \end{array}$$

$$\begin{array}{r} 12. \quad \$ \\ + \\ \hline \end{array}$$

$$\begin{array}{r} 13. \quad \$501.98 \\ + 103.38 \\ \hline \end{array}$$

$$\begin{array}{r} 14. \quad \$16,732.76 \\ + 3,445.98 \\ \hline \end{array}$$

$$\begin{array}{r} 15. \quad \$2.63 \\ + 3.69 \\ \hline \end{array}$$

$$\begin{array}{r} 16. \quad \\ \hline \end{array}$$

$$\begin{array}{r} 17. \quad \$8.38 \\ + 7.94 \\ \hline \end{array}$$

$$\begin{array}{r} 18. \quad \$ .24 \\ + .98 \\ \hline \end{array}$$

$$\begin{array}{r} 19. \quad \$5.98 \\ + 8.74 \\ \hline \end{array}$$

$$20. \quad +$$

# SUBTRACTION

## Lesson 1

### OBJECTIVE:

The learner will be able to subtract pairs of one-digit numbers.

### TERMS AND DEFINITIONS IN SUBTRACTION:

The answer to a subtraction problem is called the difference. The sign -, means do the operation of subtracting one number from another number. The - symbol is sometimes called a "minus." An example of a subtraction problem is shown below:

$$\begin{array}{r} 5 \\ \text{minus} \rightarrow \ominus 2 \\ \hline 3 \leftarrow \text{difference} \end{array}$$

EXERCISES: Do the subtraction problems below.

$$\begin{array}{r} 1. \quad 7 \\ \quad -4 \\ \hline \end{array}$$

$$\begin{array}{r} 2. \quad 6 \\ \quad -6 \\ \hline \end{array}$$

$$\begin{array}{r} 3. \quad 9 \\ \quad -7 \\ \hline \end{array}$$

$$\begin{array}{r} 4. \quad 3 \\ \quad -2 \\ \hline \end{array}$$

$$\begin{array}{r} 5. \quad 8 \\ \quad -5 \\ \hline \end{array}$$

$$\begin{array}{r} 6. \quad 8 \\ \quad -4 \\ \hline \end{array}$$

$$\begin{array}{r} 7. \quad 9 \\ \quad -1 \\ \hline \end{array}$$

$$\begin{array}{r} 8. \quad 5 \\ \quad -3 \\ \hline \end{array}$$

Just as we saw in addition, there are other ways to write problems in subtraction. Rather than placing the digits to be subtracted under each other in a column, we can place them in a line or row. An example is shown below:

$$5 - 2 = 3$$

We can rewrite this problem in the way we did the previous exercise:

$$\begin{array}{r} 5 \\ -2 \\ \hline 3 \end{array}$$

If you wish to rewrite the problem in this manner because it is easier to avoid making a mistake, you should do so.

Notice the word minus is used in place of the - symbol and the word is used for the = symbol. Replacing words with symbols, we see the problem the same way as previous exercises:

$$5 - 2 = 3$$

EXERCISES: Do the subtraction problems below.

13. 6 minus 1 is \_\_\_\_\_

14. 4 minus 3 is \_\_\_\_\_

15. 8 minus 6 is \_\_\_\_\_

16. 7 minus 4 is \_\_\_\_\_

As we saw in addition, the problems you will solve in subtraction sometimes will be in the form of words or a story. You should look for key words that will tell you the type of problem you will need to solve.

As example is the following:

Nine minus six is three.

Underlining the key words and replacing them with symbols, we see:

$$\begin{array}{ccccccc} 9 & - & 6 & = & 3 \\ \text{Nine} & \text{minus} & \text{six} & \text{is} & \text{three.} \end{array}$$

Another example is the following:

Five rounds of ammunition in a magazine are decreased by two rounds that are fired. What is the difference? (How many rounds are left in the magazine?)

Converting words to symbols and underlining the key words, we can begin write the problem as we have done in earlier exercises.

$\begin{array}{r} 5 \\ \underline{2} \end{array}$  Five rounds of ammunition in a magazine are decreased (minus) by two rounds that are fired. What is the difference? (How many rounds are left in the magazine?)

$$\underline{\quad} - \underline{\quad} = \text{difference}$$

$$5 \text{ decreased by } 2 \text{ is } 3 \quad \text{or} \quad 5 - 2 = 3$$



RCISES: Solve the problems below.

eight minus seven is \_\_\_\_\_

A sailor who has seven days of leave uses two days of leave for personal business. How many days of leave does the sailor have left?

Answer \_\_\_\_\_

A seaman begins a paint job that takes six hours to complete and works three hours. How many hours will be needed to finish the job?

Answer \_\_\_\_\_

A marksman fires six rounds of ammunition at a target and hits the target five times. How many times did the marksman miss the target?

Answer \_\_\_\_\_

# SUBTRACTION

## Lesson 2

### OBJECTIVE:

The learner will be able to subtract two-digit numbers from two-digit three-digit numbers.

### SKILLS NEEDED TO SUBTRACT TWO-DIGIT AND THREE-DIGIT NUMBERS:

Often you have to subtract a large number from a small number in the s column, for example:

$$\begin{array}{r} \text{tens} \quad \text{ones} \\ 4 \quad 2 \\ - \quad 9 \\ \hline \end{array}$$

We must subtract 9 from 2 in the "ones" column. We cannot take a large number from a smaller number. To solve this problem, we must "borrow." We will "borrow" one ten from the "ten's" column. Remember there are ten "ones" in one "ten." So we then have:

$$\begin{array}{r} \text{tens} \quad \text{ones} \\ 3 \quad 10 \\ \cancel{4} \quad 2 \\ - \quad 9 \\ \hline \end{array}$$

Because we have borrowed a "ten" from the "tens" column, we have one less "ten." The 4 becomes one less or 3. The ten is moved over to the "ones" column. Now we can add the 10 "ones" we borrowed to the 2 ones already in the ones column. Now our problem looks like this:

$$\begin{array}{r} 3 \quad 10 \\ \quad +2 \\ \cancel{4} \quad 12 \\ - \quad 9 \\ \hline \end{array}$$

We can subtract the 9 from 12, giving a difference of 3:

$$\begin{array}{r} 3 \\ \cancel{4} \quad 10 \\ - \quad 9 \\ \hline \end{array}$$

To complete our problem, we see there is no digit to subtract from 3 to get difference. When no digit is in the column, we can put a "zero" (0) in the blank place if we wish:

$$\begin{array}{r} 3 \\ \cancel{4} \ 12 \\ - (0) \ 9 \\ \hline 3 \end{array}$$

Since 3 minus 0 is 3, we enter a 3 in the tens column of our difference:

$$\begin{array}{r} 3 \\ \cancel{4} \ 12 \\ - (0) \ 9 \\ \hline 3 \ 3 \end{array}$$

The correct answer for the difference in this problem is 33. This shows the way to "borrow" numbers from one place to another.

We can check our answer if we wish by adding the difference to the smaller number:

$$\begin{array}{r} 42 \\ - 9 \\ \hline 33 \end{array} \longrightarrow \begin{array}{r} 9 \\ + 33 \\ \hline \end{array}$$

The sum of these two numbers should be the same as the larger number in the original subtraction problem.

$$\begin{array}{r} 9 \\ + 33 \\ \hline 42 \end{array} \xrightarrow{\text{same}} \begin{array}{r} 42 \\ - 9 \\ \hline 33 \end{array}$$

Be checking our work, we are sure we have solved the problem correctly. To keep from making mistakes, you may rewrite the problem just as we have done in our example. It will be a little more work but by doing a small step at a time, you can keep the problem neat and be sure of each step as you learn to master the skill.

In doing some subtraction problems, you will have to borrow from more than one column. Look at this example:

We cannot subtract 2 from 0 since 0 is smaller than 2. According to previous example, we would borrow a "ten" from the "tens" column. However there are 0 "tens" in the number 100 and we cannot borrow a ten from 0 tens. We have to borrow 1 "hundred" from the "hundreds" column to get 10 tens.

$$\begin{array}{r} 0 \quad 10 \\ \cancel{1} \quad 0 \quad 0 \\ - \quad 4 \quad 2 \\ \hline \end{array}$$

We still need to borrow a "ten" from the "tens" column. The next step is to borrow 1 ten from the 10 tens that we have now. This step is shown as follows:

$$\begin{array}{r} 9 \\ 0 \quad \cancel{10} \quad 10 \\ \cancel{1} \quad 0 \quad 0 \\ - \quad 4 \quad 2 \\ \hline \end{array}$$

Now we can subtract the 2 from the 10 in the ones column. Then, we subtract the 4 from the 9 in the tens column giving us a difference of 58:

$$\begin{array}{r} 9 \\ 0 \quad \cancel{10} \quad 10 \\ \cancel{1} \quad 0 \quad 0 \\ - \quad 4 \quad 2 \\ \hline 5 \quad 8 \end{array}$$

We can check our answer by adding the difference to the smaller number:

$$\begin{array}{r} 58 \\ +42 \\ \hline 100 \end{array}$$

#### EXERCISES:

A. Subtraction of two-digit numbers from two-digit numbers.

1. 
$$\begin{array}{r} 77 \\ -32 \\ \hline \end{array}$$

2. 
$$\begin{array}{r} 83 \\ -19 \\ \hline \end{array}$$

3. 
$$\begin{array}{r} 59 \\ -29 \\ \hline \end{array}$$

4. 
$$\begin{array}{r} 71 \\ -24 \\ \hline \end{array}$$

5. 
$$\begin{array}{r} 21 \\ -18 \\ \hline \end{array}$$

6. 
$$\begin{array}{r} 41 \\ -19 \\ \hline \end{array}$$

7. 
$$\begin{array}{r} 37 \\ -18 \\ \hline \end{array}$$

8. 
$$\begin{array}{r} 60 \\ -27 \\ \hline \end{array}$$

$$\text{minus } 17 \text{ is } \underline{\hspace{2cm}}$$

$$18. \quad 48 \text{ minus } 16 \text{ is } \underline{\hspace{2cm}}$$

$$\text{minus } 13 \text{ is } \underline{\hspace{2cm}}$$

$$20. \quad 63 \text{ minus } 18 \text{ is } \underline{\hspace{2cm}}$$

raction of two-digit numbers from three-digit numbers.

$$\begin{array}{r} 272 \\ 18 \end{array}$$

$$2. \quad \begin{array}{r} 621 \\ - 25 \end{array}$$

$$3. \quad \begin{array}{r} 492 \\ - 20 \end{array}$$

$$4. \quad \begin{array}{r} 172 \\ - 19 \end{array}$$

$$\begin{array}{r} 372 \\ 91 \end{array}$$

$$6. \quad \begin{array}{r} 523 \\ - 87 \end{array}$$

$$7. \quad \begin{array}{r} 838 \\ - 88 \end{array}$$

$$8. \quad \begin{array}{r} 720 \\ - 20 \end{array}$$

$$0 - 20 = \underline{\hspace{2cm}}$$

$$10. \quad 737 - 42 = \underline{\hspace{2cm}}$$

$$11. \quad 923 - 72 = \underline{\hspace{2cm}}$$

$$4 - 62 = \underline{\hspace{2cm}}$$

$$13. \quad 321 - 10 = \underline{\hspace{2cm}}$$

$$14. \quad 407 - 26 = \underline{\hspace{2cm}}$$

$$7 - 74 = \underline{\hspace{2cm}}$$

$$16. \quad 672 - 37 = \underline{\hspace{2cm}}$$

$$1 \text{ minus } 82 \text{ is } \underline{\hspace{2cm}}$$

$$18. \quad 894 \text{ minus } 44 \text{ is } \underline{\hspace{2cm}}$$

$$2 \text{ minus } 62 \text{ is } \underline{\hspace{2cm}}$$

$$20. \quad 963 \text{ minus } 27 \text{ is } \underline{\hspace{2cm}}$$

## SUBTRACTION

### Lesson 3

#### OBJECTIVE:

The learner will be able to subtract using decimal points.

#### INFORMATION:

The recruit should review the discussion of decimals from Lesson 3.

An example of subtraction with decimals is as follows:

$$\begin{array}{r} \text{hundreds} \\ \text{tens} \\ \text{ones} \\ \text{tenths} \\ \text{hundredths} \\ 343.29 \\ - \quad 6.34 \\ \hline \end{array}$$

By looking at the problem, we can see that we will have to borrow. We cannot subtract 3 tenths from 2 tenths or 6 ones from 3 ones.

After borrowing 10 tenths from the ones column and 10 ones from the tens column, the problem looks like this:

$$\begin{array}{r} 12 \\ 3 \quad 2 \quad 12 \\ 3 \quad 4 \quad 3 \quad . \quad 2 \quad 9 \\ - \quad 6 \quad . \quad 3 \quad 4 \\ \hline \end{array}$$

Now we can work the problem and find the difference of 336.95:

$$\begin{array}{r} 12 \\ 3 \quad 2 \\ 3 \quad 4 \quad 3 \quad . \quad 2 \quad 9 \\ - \quad 6 \quad . \quad 3 \quad 4 \\ \hline 3 \quad 3 \quad 6 \quad . \quad 9 \quad 5 \end{array}$$

We can check the problem by adding the difference to the smaller number as follows:

EXERCISES: Find the differences.

$$\begin{array}{r} 217.73 \\ - 55.54 \\ \hline \end{array}$$

$$\begin{array}{r} 2. \quad 1,305.63 \\ - \quad 158.64 \\ \hline \end{array}$$

$$\begin{array}{r} 3. \quad 1,163.00 \\ - \quad 800.92 \\ \hline \end{array}$$

$$\begin{array}{r} 4. \quad 566.80 \\ - \quad 1.57 \\ \hline \end{array}$$

$$\begin{array}{r} 4.58 \\ - .99 \\ \hline \end{array}$$

$$\begin{array}{r} 6. \quad 1,000.00 \\ - \quad 328.19 \\ \hline \end{array}$$

$$\begin{array}{r} 7. \quad 81.00 \\ - \quad 65.14 \\ \hline \end{array}$$

$$\begin{array}{r} 8. \quad 6.99 \\ - \quad 1.23 \\ \hline \end{array}$$

$$\begin{array}{r} 57.32 \\ - 56.99 \\ \hline \end{array}$$

$$\begin{array}{r} 10. \quad 57.39 \\ - \quad 25.97 \\ \hline \end{array}$$

$$\begin{array}{r} 11. \quad .0073 \\ - \quad .0016 \\ \hline \end{array}$$

$$\begin{array}{r} 12. \quad 38.5675 \\ - \quad .2789 \\ \hline \end{array}$$

$$\begin{array}{r} 2.81495 \\ - 2.65739 \\ \hline \end{array}$$

$$\begin{array}{r} 14. \quad 16,732.76 \\ - \quad 3,443.98 \\ \hline \end{array}$$

$$\begin{array}{r} 15. \quad 2.63 \\ - \quad 2.25 \\ \hline \end{array}$$

$$\begin{array}{r} 16. \quad .71 \\ - \quad .23 \\ \hline \end{array}$$

$$\begin{array}{r} 97.0400 \\ - .0613 \\ \hline \end{array}$$

$$\begin{array}{r} 18. \quad 2.38 \\ - \quad .44 \\ \hline \end{array}$$

$$\begin{array}{r} 19. \quad 12.13 \\ - \quad 8.00 \\ \hline \end{array}$$

$$\begin{array}{r} 20. \quad .17985 \\ - \quad .01463 \\ \hline \end{array}$$

## MULTIPLICATION

Introduction

Having reviewed and mastered the skill of addition and subtraction, we will now look at ways to solve multiplication problems. The terms used in multiplication and an example are shown below:

$$\begin{array}{r} 4 \\ \text{multiply by or times } \textcircled{\times} 3 \\ \hline 12 \leftarrow \text{product} \end{array}$$

The symbol for multiplication is an x. In words, we often refer to the as "times" or "multiply by." In our example, the words would be 4 times 3 = 12 or 4 multiplied by 3 equals 12. Our answer is called a product. In our example, 12 is the product of 4 multiplied by 3. Multiplication is a special case of addition. Remember in addition, we added two or more different numbers. In multiplication, we are simply adding the same number several times. Look at our example again:

$$\begin{array}{r} 4 \\ \times 3 \\ \hline 12 \end{array}$$

We are saying add the number 4 three times, or:

$$\begin{array}{r} 4 \text{ (take this number)} \\ \times 3 \text{ (add it this number of times)} \\ \hline 12 \text{ (this is the product)} \end{array}$$

Let us do just that to see if it is correct:

$$\begin{array}{r} 4 \text{ one time} \\ +4 \text{ two times} \\ \hline 8 \text{ sum} \\ +4 \text{ three times} \\ \hline 12 \text{ sum} \end{array}$$

The sum of adding 4 three times or  $4 + 4 + 4 = 12$  is the same as the product of  $4 \times 3 = 12$ . Multiplication makes adding the same number many times simple. For example, if we had a problem of:

$$\begin{array}{r} 120 \\ \times 48 \\ \hline \end{array}$$

We would have to add 120 a total of 48 times. This would total 5760.



Multiplication Tables

0	1	2	3	4	5	6	7	8	9
0	0	0	0	0	0	0	0	0	0
0	1	2	3	4	5	6	7	8	9
0	2	4	6	8	10	12	14	16	18
0	3	6	9	12	15	18	21	24	27
0	4	8	12	16	20	24	28	32	36
0	5	10	15	20	25	30	35	40	45
0	6	12	18	24	30	36	42	48	54
0	7	14	21	28	35	42	49	56	63
0	8	16	24	32	40	48	56	64	72
0	9	18	27	36	45	54	63	72	81

## MULTIPLICATION

Lesson 1

## OBJECTIVE:

The learner will be able to multiply two one-digit numbers.

## EXERCISES:

Multiply the pairs of numbers below.

1. 
$$\begin{array}{r} 3 \\ \times 3 \\ \hline \end{array}$$

2. 
$$\begin{array}{r} 9 \\ \times 7 \\ \hline \end{array}$$

3. 
$$\begin{array}{r} 7 \\ \times 3 \\ \hline \end{array}$$

4. 
$$\begin{array}{r} 1 \\ \times 7 \\ \hline \end{array}$$

5.

6. 
$$\begin{array}{r} 1 \\ \times 1 \\ \hline \end{array}$$

7. 
$$\begin{array}{r} 4 \\ \times 8 \\ \hline \end{array}$$

8. 
$$\begin{array}{r} 4 \\ \times 4 \\ \hline \end{array}$$

9. 
$$\begin{array}{r} 7 \\ \times 7 \\ \hline \end{array}$$

10.

11. 
$$\begin{array}{r} 5 \\ \times 5 \\ \hline \end{array}$$

12. 
$$\begin{array}{r} 3 \\ \times 2 \\ \hline \end{array}$$

13. 
$$\begin{array}{r} 9 \\ \times 2 \\ \hline \end{array}$$

14. 
$$\begin{array}{r} 5 \\ \times 4 \\ \hline \end{array}$$

15.

16. 
$$\begin{array}{r} 6 \\ \times 6 \\ \hline \end{array}$$

17. 
$$\begin{array}{r} 7 \\ \times 6 \\ \hline \end{array}$$

18. 
$$\begin{array}{r} 2 \\ \times 2 \\ \hline \end{array}$$

19. 
$$\begin{array}{r} 6 \\ \times 4 \\ \hline \end{array}$$

20.

## MULTIPLICATION

Lesson 2

## OBJECTIVE:

The learner will be able to multiply two-digit numbers by one-digit numbers.

## PROCEDURES:

Carrying is used in multiplication as we used it in addition. You can review the information on carrying in Addition - Lesson 2.

Example

Multiply  $19 \times 4$ :

$$\begin{array}{r} 19 \\ \times 4 \\ \hline \end{array}$$

Multiply the numbers in the ones column:  $4 \times 9 = 36$

$$\begin{array}{r} 1 \text{ } \textcircled{9} \\ \times \text{ } \textcircled{4} \\ \hline \end{array}$$

Put the 6 in the ones column below the line and the 3 above the 1 in the tens column:

$$\begin{array}{r} \textcircled{3} \\ 1 \text{ } 9 \\ \times \text{ } 4 \\ \hline \textcircled{6} \end{array}$$

Multiply  $4 \times 1 = 4$  and add the 3:  $4 + 3 = 7$

$$\begin{array}{r} +3 \\ \textcircled{1} \text{ } 9 \\ \times \text{ } \textcircled{4} \\ \hline 6 \end{array}$$

Put the 7 under the 1 in the tens column:

$$\begin{array}{r} 1 \text{ } 9 \\ \times \text{ } 4 \\ \hline \end{array}$$

EXERCISES: Multiply the pairs of numbers below.

$$\begin{array}{r} 1. \quad 12 \\ \times 2 \\ \hline \end{array}$$

$$\begin{array}{r} 2. \quad 19 \\ \times 5 \\ \hline \end{array}$$

$$\begin{array}{r} 3. \quad 16 \\ \times 4 \\ \hline \end{array}$$

$$\begin{array}{r} 4. \quad 17 \\ \times 8 \\ \hline \end{array}$$

$$\begin{array}{r} 5. \quad 10 \\ \times 1 \\ \hline \end{array}$$

$$\begin{array}{r} 6. \quad 11 \\ \times 7 \\ \hline \end{array}$$

$$\begin{array}{r} 7. \quad 12 \\ \times 9 \\ \hline \end{array}$$

$$\begin{array}{r} 8. \quad 15 \\ \times 5 \\ \hline \end{array}$$

$$\begin{array}{r} 9. \quad 13 \\ \times 3 \\ \hline \end{array}$$

$$\begin{array}{r} 10. \quad 21 \\ \times 5 \\ \hline \end{array}$$

$$\begin{array}{r} 11. \quad 33 \\ \times 7 \\ \hline \end{array}$$

$$\begin{array}{r} 12. \quad 42 \\ \times 4 \\ \hline \end{array}$$

$$\begin{array}{r} 13. \quad 44 \\ \times 6 \\ \hline \end{array}$$

$$\begin{array}{r} 14. \quad 56 \\ \times 2 \\ \hline \end{array}$$

$$\begin{array}{r} 15. \quad 60 \\ \times 8 \\ \hline \end{array}$$

As we saw in addition and subtraction, sometimes a multiplication will be found in a word description. When this happens, look for words and numbers to decide what the problem is and then solve it.

### Example

A base grounds supervisor needs 12 crews of sailors to do some cleaning jobs. Each crew will be composed of 3 sailors. How many sailors are needed to form the crews?

We read the problem and underline the key words and numbers to what the problem is.

A base grounds supervisor needs 12 crews of sailors to do some cleaning jobs. Each crew will be composed of 3 sailors. How many sailors will be needed to form the crews?

The key words and numbers show that we have a multiplication problem. We need to multiply the number of crews (12) times the number of sailors per crew (3) to find out how many sailors are needed to form the crews. After completing the problem, we can see that 36 sailors are needed:

$$\begin{array}{r} 12 \\ \times 3 \\ \hline 36 \end{array}$$

EXERCISES: Solve the problems below.

16. A sailor puts \$4 in a savings account each week. At the end of 7 weeks, how much money will the sailor have saved?

chief uses 9 gallons of gas each week for pleasure driving. How many gallons of gas will the chief use for pleasure driving in 52 weeks?

Answer \_\_\_\_\_

If Petty Officer Gray has 81 weeks left in his current enlistment. If a week has 7 days, how many days are left in his enlistment period?

Answer \_\_\_\_\_

Over a period of 35 weeks, a sailor spent an average of \$6 each week on recreation. How much money did the sailor spend for recreation during this period?

Answer \_\_\_\_\_

# MULTIPLICATION

## Lesson 3

### OBJECTIVE:

The learner will be able to multiply two-digit and three-digit two-digit numbers.

### PROCEDURES:

We use the same steps in multiplying a number by a two-digit number as we use with a one-digit number. However, we do the steps twice, once for each digit in the ones column and once for the digit in the tens column. The final product is the sum of the answers we get each time we do the steps.

### Example

Multiply  $36 \times 29$ :

$$\begin{array}{r} 36 \\ \times 29 \\ \hline \end{array}$$

Multiply the numbers in the ones column:  $9 \times 6 = 54$

$$\begin{array}{r} 3 \text{ } \textcircled{6} \\ \times 2 \text{ } \textcircled{9} \\ \hline \end{array}$$

Put the 4 in the ones column below the line and the 5 above the 3 in the tens column:

$$\begin{array}{r} \textcircled{5} \\ 3 \text{ } 6 \\ \times 2 \text{ } 9 \\ \hline \textcircled{4} \end{array}$$

Multiply  $9 \times 3 = 27$  and add the 5:  $27 + 5 = 32$

$$\begin{array}{r} +5 \\ \textcircled{3} \text{ } 6 \\ \times 2 \text{ } \textcircled{9} \\ \hline \textcircled{4} \end{array}$$

Put the 3 in the hundreds column and the 2 in the tens column:

Multiply the 2 in the tens column times the 6 in the ones column  
(Note: the 2 in the tens column stands for the number 20):  
 $2 \times 6 = 12$

$$\begin{array}{r} 3 \text{ ⑥} \\ \times \text{②} 9 \\ \hline \end{array}$$

Put the 2 in the tens column below the line and the 1 above the 3 in the tens column:

$$\begin{array}{r} \text{①} \\ 3 \ 6 \\ \times 2 \ 9 \\ \hline 3 \ 2 \ 4 \\ \text{②} \end{array}$$

Multiply  $2 \times 3 = 6$  and add the 1:  $6 + 1 = 7$

$$\begin{array}{r} +1 \\ \text{③} \ 6 \\ \times \text{②} \ 9 \\ \hline 3 \ 2 \ 4 \\ 7 \ 2 \end{array}$$

Put the 7 in the hundreds column:

$$\begin{array}{r} 3 \ 6 \\ \times 2 \ 9 \\ \hline 3 \ 2 \ 4 \\ \text{⑦} \ 2 \end{array}$$

Add the two numbers below the line:

$$\begin{array}{r} 3 \ 6 \\ \times 2 \ 9 \\ \hline 3 \ 2 \ 4 \\ 7 \ 2 \end{array}$$

$$\boxed{1 \ 0 \ 4 \ 4}$$

The correct answer or product is 1044:

$$\begin{array}{r} 36 \\ \times 29 \\ \hline 324 \\ 72 \\ \hline 1044 \end{array}$$

EXERCISES: Multiply the pairs of numbers below.

$$\begin{array}{r} 1. \quad 227 \\ \times 19 \\ \hline \end{array}$$

$$\begin{array}{r} 2. \quad 66 \\ \times 12 \\ \hline \end{array}$$

$$\begin{array}{r} 3. \quad 87 \\ \times 28 \\ \hline \end{array}$$

$$\begin{array}{r} 4. \quad 1 \\ \times \\ \hline \end{array}$$

$$\begin{array}{r} 5. \quad 427 \\ \times 57 \\ \hline \end{array}$$

$$\begin{array}{r} 6. \quad 83 \\ \times 24 \\ \hline \end{array}$$

$$\begin{array}{r} 7. \quad 91 \\ \times 66 \\ \hline \end{array}$$

$$\begin{array}{r} 8. \\ \times \\ \hline \end{array}$$

$$\begin{array}{r} 9. \quad 813 \\ \times 64 \\ \hline \end{array}$$

$$\begin{array}{r} 10. \quad 123 \\ \times 15 \\ \hline \end{array}$$

$$\begin{array}{r} 11. \quad 321 \\ \times 51 \\ \hline \end{array}$$

$$\begin{array}{r} 12. \\ \times \\ \hline \end{array}$$

$$\begin{array}{r} 13. \quad 890 \\ \times 10 \\ \hline \end{array}$$

$$\begin{array}{r} 14. \quad 467 \\ \times 27 \\ \hline \end{array}$$

$$\begin{array}{r} 15. \quad 84 \\ \times 11 \\ \hline \end{array}$$

$$\begin{array}{r} 16. \quad 9 \\ \times \\ \hline \end{array}$$

$$\begin{array}{r} 17. \quad 890 \\ \times 67 \\ \hline \end{array}$$

$$\begin{array}{r} 18. \quad 111 \\ \times 77 \\ \hline \end{array}$$

$$\begin{array}{r} 19. \quad 902 \\ \times 14 \\ \hline \end{array}$$

$$\begin{array}{r} 20. \quad 8 \\ \times \\ \hline \end{array}$$



# MULTIPLICATION

## Lesson 4

### OBJECTIVE:

The learner will be able to multiply pairs of numbers with as many as three digits when the exercises are written in the form of a number statement.

### INFORMATION:

Multiplication problems may be written as:

$$12 \times 2 = \underline{\hspace{2cm}} \quad \text{or} \quad 6 \times 6 = \underline{\hspace{2cm}}$$

These are different forms of writing:

$$\begin{array}{r} 12 \\ \times 2 \\ \hline \end{array}$$

$$\begin{array}{r} 6 \\ \times 6 \\ \hline \end{array}$$

If you wish to rewrite the problems in this manner because it is easier to avoid making a mistake, you should do so.

EXERCISES: Find the product for each pair of numbers below.

1.  $6 \times 5 = \underline{\hspace{2cm}}$

11.  $123 \times 24 = \underline{\hspace{2cm}}$

2.  $7 \times 7 = \underline{\hspace{2cm}}$

12.  $487 \times 86 = \underline{\hspace{2cm}}$

3.  $82 \times 27 = \underline{\hspace{2cm}}$

13.  $143 \times 11 = \underline{\hspace{2cm}}$

4.  $9 \times 9 = \underline{\hspace{2cm}}$

14.  $227 \times 16 = \underline{\hspace{2cm}}$

5.  $14 \times 3 = \underline{\hspace{2cm}}$

15.  $495 \times 81 = \underline{\hspace{2cm}}$

6.  $21 \times 9 = \underline{\hspace{2cm}}$

16.  $904 \times 10 = \underline{\hspace{2cm}}$

7.  $18 \times 12 = \underline{\hspace{2cm}}$

17.  $26 \times 26 = \underline{\hspace{2cm}}$

8.  $14 \times 21 = \underline{\hspace{2cm}}$

18.  $42 \times 42 = \underline{\hspace{2cm}}$

9.  $12 \times 12 = \underline{\hspace{2cm}}$

19.  $77 \times 14 = \underline{\hspace{2cm}}$

10.  $437 \times 10 = \underline{\hspace{2cm}}$

20.  $153 \times 31 = \underline{\hspace{2cm}}$

## DIVISION

### Introduction

Division problems may be written in two forms:

$$4/\overline{8}$$

or

$$8 \div 4$$

In words, the problem in the example means 4 divided into 8 or 8 divided by 4.

When we solve a division problem, the answer we get is called a quotient.

$$4/\overline{8} \quad \textcircled{2} \leftarrow \text{quotient}$$

Division is related to multiplication. We will look at the multiplication table for 3 to see how they are similar.

$$\begin{array}{l} 3 \times 0 = 0 \\ 3 \times 1 = 3 \\ 3 \times 2 = 6 \\ 3 \times 3 = 9 \\ 3 \times 4 = 12 \\ 3 \times 5 = 15 \\ 3 \times 6 = 18 \\ 3 \times 7 = 21 \\ 3 \times 8 = 24 \\ 3 \times 9 = 27 \end{array}$$

Now, look at the products from our multiplications:

0  
3  
6  
9  
12  
15  
18  
21  
24  
27

If we divide these products by the number 3 for the multiplication table we are using, we can see the relationship to division:

## DIVISION

Lesson 1

## OBJECTIVE:

The learner will be able to divide one-digit numbers into one-digit numbers.

EXERCISES: Find the quotient for each problem below.

1.  $2 \overline{)8}$

11.  $7 \div 7 = \underline{\hspace{2cm}}$

2.  $1 \overline{)0}$

12.  $0 \div 6 = \underline{\hspace{2cm}}$

3.  $6 \overline{)6}$

13.  $6 \div 3 = \underline{\hspace{2cm}}$

4.  $4 \overline{)8}$

14.  $2 \div 1 = \underline{\hspace{2cm}}$

5.  $5 \overline{)5}$

15.  $8 \div 8 = \underline{\hspace{2cm}}$

6.  $2 \overline{)6}$

16.  $4 \div 4 = \underline{\hspace{2cm}}$

7.  $3 \overline{)9}$

17.  $8 \div 1 = \underline{\hspace{2cm}}$

8.  $1 \overline{)1}$

18.  $0 \div 7 = \underline{\hspace{2cm}}$

9.  $9 \overline{)0}$

19.  $4 \div 1 = \underline{\hspace{2cm}}$

10.  $2 \overline{)4}$

20.  $9 \div 9 = \underline{\hspace{2cm}}$

Lesson 2

## OBJECTIVE:

The learner will be able to divide one-digit numbers into two-digit numbers.

## PROCEDURES:

In Lesson 1 we worked with short division that could be solved by using our multiplication tables. As we start dividing numbers with more digits, we can use long division to help us keep our calculations correct. As we use long division, we should be aware of another term called remainder.

Example

An example of a long division problem is shown below.

$$65 \div 5 =$$

It will help us solve the problem if we rewrite it in the following form:

$$5 \overline{) 65}$$

We will divide the first number under our division sign by 5:

$$\textcircled{5} \overline{) 65}$$

We see that  $6 \div 5$  or  $5 \overline{) 6}$  will go 1 time and place our answer above the 6:

$$\begin{array}{r} \textcircled{1} \\ 5 \overline{) 65} \end{array}$$

Now we will multiply  $1 \times 5$ :

$$\begin{array}{r} \times 1 \\ + \\ 5 \overline{) 65} \end{array}$$

The answer is 5 and we place this under the 6:

$$\begin{array}{r} \times 1 \\ + \\ 5 \overline{) 65} \\ 5 \end{array}$$

Notice the digit 1 is left over in this part of the division problem. The 1 is less than 5 and is referred to as a remainder. We still have some more work to do. Now we bring down the five under the division sign to place it beside the remainder of 1:

$$\begin{array}{r} 1 \\ 5 \overline{) 65} \\ \underline{-5} \phantom{0} \\ 15 \end{array}$$

Now we have another simple division problem to solve, that is  $15 \div 5$  or  $5/\overline{15}$ . In our example this is:

$$\begin{array}{r} 1 \\ 5 \overline{) 65} \\ \underline{-5} \phantom{0} \\ 15 \end{array}$$

Fifteen divided by 5 equals 3:

$$\begin{array}{r} 3 \\ 5 \overline{) 15} \end{array}$$

We place this answer or quotient above the 5 in our problem like this:

$$\begin{array}{r} 13 \\ 5 \overline{) 65} \\ \underline{-5} \phantom{0} \\ 15 \end{array}$$

Now multiplying  $3 \times 5$ , we get a product of 15:

$$\begin{array}{r} \times \quad \leftarrow \\ \downarrow \quad \uparrow \\ 3 \\ 5 \overline{) 65} \\ \underline{-5} \phantom{0} \\ 15 \\ \underline{-15} \\ 0 \end{array}$$

Subtracting 15 from 15, the difference is zero or no remainder. There are no more numbers to bring down, so we now have our final answer or quotient.

Remember, it is very important to keep your numbers in line. with numbers is like marching. You must keep your numbers "dressed ri "covered down." Just as a company commander should make sure his tr in proper lines and columns, you should make sure your numbers are placed.

EXERCISES: Find the quotient for each problem below.

1.  $2 \overline{) 18}$

11.  $72 \div 6 = \underline{\hspace{2cm}}$

2.  $4 \overline{) 52}$

12.  $76 \div 4 = \underline{\hspace{2cm}}$

3.  $6 \overline{) 42}$

13.  $68 \div 2 = \underline{\hspace{2cm}}$

4.  $8 \overline{) 32}$

14.  $81 \div 9 = \underline{\hspace{2cm}}$

5.  $1 \overline{) 10}$

15.  $49 \div 7 = \underline{\hspace{2cm}}$

6.  $3 \overline{) 96}$

16.  $70 \div 5 = \underline{\hspace{2cm}}$

7.  $5 \overline{) 95}$

17.  $69 \div 3 = \underline{\hspace{2cm}}$

8.  $7 \overline{) 84}$

18.  $21 \div 1 = \underline{\hspace{2cm}}$

9.  $9 \overline{) 27}$

19.  $58 \div 2 = \underline{\hspace{2cm}}$

10.  $8 \overline{) 64}$

20.  $36 \div 4 = \underline{\hspace{2cm}}$

## DIVISION

### Lesson 3

#### OBJECTIVE:

The learner will be able to divide one-digit numbers into three-digit numbers.

#### EXERCISES:

Find the quotient for each problem below.

1.  $4 \overline{) 612}$

10.  $684 \div 6 = \underline{\hspace{2cm}}$

2.  $2 \overline{) 194}$

11.  $168 \div 8 = \underline{\hspace{2cm}}$

3.  $1 \overline{) 371}$

12.  $244 \div 4 = \underline{\hspace{2cm}}$

4.  $3 \overline{) 495}$

13.  $650 \div 2 = \underline{\hspace{2cm}}$

5.  $5 \overline{) 870}$

14.  $870 \div 5 = \underline{\hspace{2cm}}$

6.  $7 \overline{) 924}$

15.  $996 \div 3 = \underline{\hspace{2cm}}$

7.  $9 \overline{) 738}$

16.  $728 \div 8 = \underline{\hspace{2cm}}$

8.  $2 \overline{) 546}$

17.  $534 \div 6 = \underline{\hspace{2cm}}$

9.  $4 \overline{) 256}$

18.  $984 \div 8 = \underline{\hspace{2cm}}$

Sometimes division problems are stated in a word description. When you find this situation, you should look for key words and numbers to find out what the problem is. Then, you can solve it.

#### Example

A sailor decides to put \$200 in a savings account. He plans to make 4 deposits of equal amounts. How much must he deposit each time?

As we read the problem, we will underline the key words and numbers. This will show us what the problem is.

A sailor decides to put \$200 in a savings account. He

the number of equal deposits (4) to find out how much each deposit should be.  
By completing the problem, we can see that each deposit should be \$

$$\$200 \div 4 = \$50$$

EXERCISES: Solve the problems below.

19. Seaman Green has completed 497 days of his current enlistment in the Navy. (Each week has 7 days.) How many weeks has Seaman Green completed of his current enlistment?

Ans

20. A sailor had to drive 405 miles to visit his family while on leave. He drove this distance in 9 hours. How many miles per hour was his average speed?

Ans



## DIVISION

### Lesson 4

#### OBJECTIVE:

The learner will be able to divide two-digit numbers into three-digit numbers.

#### PROCEDURES:

At this point, we have reviewed short division and improved our skill working long division problems. Solving division problems that use numbers with two and three digits requires a little more work. The reason for this is because we have not memorized multiplication tables of two-digit and three-digit numbers. It would be very hard to memorize multiplication tables for numbers such as 74 or 351. Luckily, we do not have to do this. The multiplication tables we have already memorized have enough information to solve the problems. We will try an example and put our information and skills to work.

#### Example

$$5268 \div 84 =$$

or

$$84 \overline{) 5268}$$

First look at the number outside the division sign:

$$\textcircled{84} \overline{) 5268}$$

It is smaller or larger than the first two digits inside the division sign?

$$\textcircled{84} \overline{) \textcircled{52} 68}$$

Since 52 is smaller than 84, we cannot divide. Therefore, our next step is to include the next digit under the division sign:

$$84 \overline{) \textcircled{526} 8}$$

526 is larger than 84

Since 526 is larger than 84, we know it will divide more than one time. We

The answer or quotient is 6 with a remainder. We will place this 6 over inside our division sign:

$$84 \overline{) 5268} \quad \textcircled{6}$$

Now we multiply  $84 \times 6 = 504$ :

$$\begin{array}{r} \times \quad 6 \\ \downarrow \\ 84 \overline{) 5268} \\ \rightarrow \quad \underline{504} \end{array}$$

We subtract this product from the first three digits under the division

$$\begin{array}{r} 84 \overline{) 5268} \\ \underline{-504} \\ 22 \end{array}$$

The difference is 22 or a remainder of 22. Notice that 22 is less than 84. Next we bring down the 8 under the division sign so it is beside the remainder 22:

$$\begin{array}{r} 84 \overline{) 5268} \\ \underline{-504} \quad \downarrow \\ 22 \textcircled{8} \end{array}$$

Notice that 228 is larger than 84. We know it will divide by 84 more times. We do not know how many times 228 can be divided by 84. We will solve the problem just as before. Look at the first digit on the left outside the division sign:

$$\textcircled{8} 4 \overline{) 5268} \\ \underline{-504} \\ 228$$

How many times will 8 go into 22?

$$\begin{array}{r} 84 \overline{) 5268} \\ \underline{-504} \\ 228 \end{array}$$

The answer or quotient is 2. We will place the 2 over the 8 inside

Now we multiply  $84 \times 2 = 168$ :

$$\begin{array}{r}
 \begin{array}{c} \times \quad \leftarrow \quad \uparrow \\ \downarrow \end{array} \quad \begin{array}{r} 6 \textcircled{2} \\ \hline 84 \overline{) 5268} \\ \underline{-504} \phantom{00} \\ 228 \phantom{00} \\ \underline{-168} \phantom{00} \\ 60 \phantom{00} \end{array} \\
 = \quad \rightarrow \quad 168
 \end{array}$$

Then, we subtract this product:

$$\begin{array}{r}
 \phantom{84} \begin{array}{r} 62 \\ \hline 84 \overline{) 5268} \\ \underline{-504} \phantom{00} \\ 228 \phantom{00} \\ \underline{-168} \phantom{00} \\ 60 \phantom{00} \end{array}
 \end{array}$$

The difference or remainder is 60. Since 60 is less than 84, we cannot divide by a larger number. There are no more numbers to bring down. Our quotient or answer to  $5268 \div 84$  is 62 with a remainder of 60. Our final solution would look like:

$$\begin{array}{r}
 \phantom{84} \begin{array}{r} 62 \\ \hline 84 \overline{) 5268} \\ \underline{-504} \phantom{00} \\ 228 \phantom{00} \\ \underline{-168} \phantom{00} \\ 60 \text{ remainder} \end{array}
 \end{array}$$

We can check our work by multiplying  $84 \times 62$  and adding 60:

$$\begin{array}{r}
 84 \\
 \times 62 \\
 \hline
 168 \\
 504 \phantom{00} \\
 \hline
 5208 \\
 + 60 \phantom{00} \\
 \hline
 5268
 \end{array}$$

EXERCISES: Find the quotient for each problem below.

1.  $59 \overline{)826}$

11.  $850 \div 50 = \underline{\hspace{2cm}}$

2.  $22 \overline{)892}$

12.  $954 \div 61 = \underline{\hspace{2cm}}$

3.  $37 \overline{)752}$

13.  $829 \div 72 = \underline{\hspace{2cm}}$

4.  $46 \overline{)598}$

14.  $747 \div 83 = \underline{\hspace{2cm}}$

5.  $65 \overline{)520}$

15.  $658 \div 94 = \underline{\hspace{2cm}}$

6.  $74 \overline{)456}$

16.  $555 \div 15 = \underline{\hspace{2cm}}$

7.  $83 \overline{)372}$

17.  $463 \div 26 = \underline{\hspace{2cm}}$

8.  $92 \overline{)276}$

18.  $370 \div 37 = \underline{\hspace{2cm}}$

9.  $71 \overline{)187}$

19.  $192 \div 48 = \underline{\hspace{2cm}}$

10.  $30 \overline{)900}$

20.  $901 \div 19 = \underline{\hspace{2cm}}$

NUMERICAL  
SKILLS  
IN THE  
NAVY



# MILITARY TIME

## Introduction

Military functions have specific times when they must be performed. Personnel responsible for carrying out these functions must maintain the same time schedule. Therefore, military time is standardized using a 24-hour clock that makes it easier to communicate accurately about time.

The wristwatch or clock that you have used as a civilian is based on a 12-hour morning and a 12-hour afternoon/evening. It is necessary to use a.m. or p.m. to show that the time is morning or evening. The military clock differs in that all counting begins and ends at midnight. The midnight is termed 2400 hours; then counting begins anew with 1:00 a.m. being 0100 hours. The hours before ten o'clock of the morning have a zero in front of the number to make all military time standard with a four digit number. Military time does not use the colon (:) that is placed between the digits showing hours and the digits showing minutes in civilian time.

## Converting Civilian Time To Military Time

Changing civilian time to military time is easy for the hours between midnight and noon. One step is to add a zero in front (at the left side) of the numbers if the time is between midnight and 9:59 a.m. civilian time. For example, the first step is as follows:

8:50 a.m. is written 08:50 a.m.

Then, the colon (:) is removed from the number:

08:50 a.m. becomes 0850 hours

Thus, 8:50 a.m. in civilian time is 0850 hours in military time.

For times between 10:00 a.m. and 12:00 noon, we only remove the colon to convert from civilian time to military time. For example,

10:20 a.m. is written 1020 hours

We can see that 10:20 a.m. in civilian time becomes 1020 hours in military time.

A special step is necessary if we change civilian time to military time for the hours between noon and midnight. Since there are 12 hours between

As you can see, 9:30 p.m. in civilian time becomes 2130 hours in military time.

### Converting Military Time To Civilian Time

Changing military time to civilian time is simple. If the particular military time is less than 1200 hours, the change requires two steps. First, add a colon between the second and third digits. For example,

1150 hours is written 11:50

Then, a.m. is added to the civilian time since the civilian time is in the morning.

1150 hours becomes 11:50 a.m.

If the military time is less than 1000 hours, the zero is dropped at the beginning of the number:

0712 hours becomes 7:12 a.m.

An extra step is necessary if the military time is later than 1200 hours. You must subtract 1200 from the time. Look at an example using 1525 hours military time.

1525 minus 1200 is 0325

Then, the colon is placed in the number and the zero is dropped at the beginning of the number.

3:25

Since the military time we are using is more than 1200 hours, it is in the afternoon. This means that the time is p.m. in civilian time. Write p.m. following the number:

3:25 p.m.

Therefore, 1525 hours military time is the same as 3:25 p.m. in civilian time.



## Lesson 1

### OBJECTIVE:

Given the time in civilian or military time, the learner will convert to the other time.

### EXERCISES:

Remember that military time is based on a 24-hour day.

Complete these time exercises.

. 9:15 a.m. = \_\_\_\_\_ hrs

. 7:45 p.m. = \_\_\_\_\_ hrs

. \_\_\_\_\_ = 1800 hrs

. \_\_\_\_\_ = 1715 hrs

. 6:05 a.m. = \_\_\_\_\_ hrs

. \_\_\_\_\_ = 0800 hrs

. 4:24 p.m. = \_\_\_\_\_ hrs

. 3:02 a.m. = \_\_\_\_\_ hrs

. 9:25 p.m. = \_\_\_\_\_ hrs

. \_\_\_\_\_ = 2350 hrs

. 11:00 p.m. = \_\_\_\_\_ hrs

. 10:15 a.m. = \_\_\_\_\_ hrs

. \_\_\_\_\_ = 0902 hrs

. 1:05 p.m. = \_\_\_\_\_ hrs

. \_\_\_\_\_ = 2214 hrs

## Greenwich Mean Time

The system for standard military time throughout the world is Greenwich mean time (GMT), named for Greenwich, England. In order to GMT, the surface of the earth is divided into 24 zones with each zone 15° longitude. Each zone differs by 1 hour from the zone next to it. The initial time zone, also called the zero zone, is known as Greenwich mean time (the "Z" zone on the GMT chart).

The zones that are east of the GMT zero zone are numbered from 1 to 12 on the opposite side of the world from Greenwich, England. They are designated as MINUS because their zone numbers must be SUBTRACTED from local time to obtain GMT. The local time in these zones is ahead of GMT. Each zone also has an assigned letter from A through M (J omitted).

The zones that are west of the GMT zero zone are numbered from 1 to 12 on the opposite side of the world. They are designated as PLUS because their zone numbers must be ADDED to local time to obtain GMT. The local time in these zones is behind GMT. Each of these zones also has an assigned letter from N through Y.

The 12th zone is divided by the 180th meridian or 180° longitude. The minus half of the zone lies in the east longitude and the plus half in the west longitude. The 180th meridian is the international date line.

The time zones of the 48-adjacent states of the United States are designated as follows on GMT zones. These time zones and their GMT designations are as follows:

Eastern Standard Time	Zone R (+5)
Central Standard Time	Zone S (+6)
Mountain Standard Time	Zone T (+7)
Pacific Standard Time	Zone U (+8)

Since Central Standard Time (+6) is one hour behind Eastern Standard Time (+5), you have to add one more hour to convert to GMT. You have to add two more hours if you are in the Pacific Standard Time zone (+8) instead of in the Eastern Standard Time zone (+5).

In converting from local time to GMT, you must add or subtract as indicated by the plus or minus sign and the number for your time zone. Using military time, the local time might be 0900 in zone R. Since the number for zone R is +5, you add 5 hours to 0900 to obtain 1400 GMT.

# GREENWICH MEAN TIME ZONE CHART

1	+10	+9	+8	+7	+6	+5	+4	+3	+2	+1	0	-1	-2	-3	-4	-5	-6	-7	-8	-9	-10	-11	-12
K	W	V	U	T	S	R	Q	P	O	N	Z	A	B	C	D	E	F	G	H	I	K	L	M

## Lesson 2

### OBJECTIVE:

Given a time zone table, the learner will convert local ci  
Greenwich mean time.

### EXERCISES:

Convert the following to Greenwich mean time.

	Answer
1. 4 August, Zone R, 1:00 p.m.	_____
2. Zone A, 9:00 a.m.	_____
3. Zone G, 11:00 p.m.	_____
4. 10 September, Zone P, 9:30 a.m.	_____
5. Zone W, 8:30 a.m.	_____
6. Zone B, 6:15 a.m.	_____
7. 15 October, Zone S, 6:00 p.m.	_____
8. Zone V, 7:30 p.m.	_____
9. 16 April, Zone O, 11:00 a.m.	_____
10. 4 August, Zone Z, 9:15 a.m.	_____

### Lesson 3

#### OBJECTIVE:

Given specific information on time to complete particular tasks, the learner will perform calculations concerning manhours and lapsed time.

#### PROCEDURES:

##### Manhours

The word "manhours" is a term that is used to describe the amount of time to perform a job. One manhour is one person working for a period of one hour. One person working for two hours represents two manhours. The amount of time spent by two or more persons working on a job can be summed by adding the amount of time spent by each person. For example, two persons who use one hour each doing a job spend two manhours ( $1 + 1$ ) to do the job. Thus, one person who does a job in two hours requires two manhours. Two persons who do the same job in one hour also require two manhours.

#### Examples:

1. Cleaning a storeroom requires the work of three men for a period of four hours. How many manhours are required to clean the storeroom?

Number of persons: 3 men

Amount of time: 4 hours

Manhours:  $3 \text{ men} \times 4 \text{ hours} = 12 \text{ manhours}$

2. Fourteen manhours are required to chip the paint on a deck area of a ship. If seven men are assigned to the job, how long will it take for them to complete the job?

Manhours required: 14 manhours

Number of men: 7 men

Time required:  $14 \text{ manhours} \div 7 \text{ men} = 2 \text{ hours}$

##### Lapsed Time

The term "lapsed time" is used to refer to the amount of time between two readings of time. We are in situations frequently where we want to know how long it is between two times or how long it took to do something. The solutions to these problems can be found by computing the lapsed time.

If we must calculate the lapsed time between two times that are not the same hour, the problem is more difficult. We must remember that:

$$1 \text{ hour} = 60 \text{ minutes}$$

The procedures can be illustrated with an example.

Example: How much time will pass between 1430 hours and 1745 hours?

Solution: We must solve the problem in several steps.

Step 1. Subtract 1430 hours (the beginning time) from the next whole hour (1500 hours). (Remember that 1430 hours means 14.50 hours.)

$$1500 \text{ hours} - 1430 = 30 \text{ minutes}$$

Step 2. Subtract 1500 hours from the whole hours at the ending time (1700 hours).

$$1700 \text{ hours} - 1500 \text{ hours} = 2 \text{ hours}$$

(Note: This step is not needed if the difference in hours is less than 2 hours.)

Step 3. Subtract 1700 hours from 1745 hours.

$$1745 \text{ hours} - 1700 \text{ hours} = 45 \text{ minutes}$$

Step 4. Add the minutes obtained in steps 1 and 3.

$$30 \text{ minutes} + 45 \text{ minutes} = 75 \text{ minutes}$$

Step 5. Convert the minutes obtained in step 4 to hours and minutes.

$$75 \text{ minutes} = 1 \text{ hour } 15 \text{ minutes}$$

(Note: This step is not needed if the sum obtained in step 4 is less than 60 minutes.)

Step 6. Add the results in step 2 and step 5 to get the answer.

$$2 \text{ hours} + 1 \text{ hour } 15 \text{ minutes} = 3 \text{ hours } 15 \text{ minutes}$$

EXERCISES:

## Review - Addition and Subtraction

1625 hours  
+0120 hours

2. 0940 hours  
+0335 hours

3. 1350 hours  
-0215 hours

4. 0830 hours  
-0145 hours

## Application

(Remember: Before starting on each exercise, decide whether it deals with manhours or lapsed time. Then, use the appropriate procedures.)

1. The job of painting the outside walls of a barracks requires 16 manhours to complete. If 4 sailors are assigned to do the job, how many hours will they need to finish the job?

Answer \_\_\_\_\_

2. The inspection of the reduction gears in the engine of a ship requires two sailors with each working four hours. How many manhours are required to do the job?

Answer \_\_\_\_\_

3. To clean a regulator requires 2.0 manhours. If a man begins at 0930, what time will he finish if he takes a 15 minute smoke break during the job?

Answer \_\_\_\_\_

4. A work party of nine sailors is assigned a groundskeeping job on a Navy base that will require 3.5 hours for the party to complete. How many manhours are required to do the job?

Answer \_\_\_\_\_

5. To test a speed-limiting governor requires 0.4 manhours. If you do the job alone and begin at 1300 hours, what time will you finish the job?

Answer \_\_\_\_\_

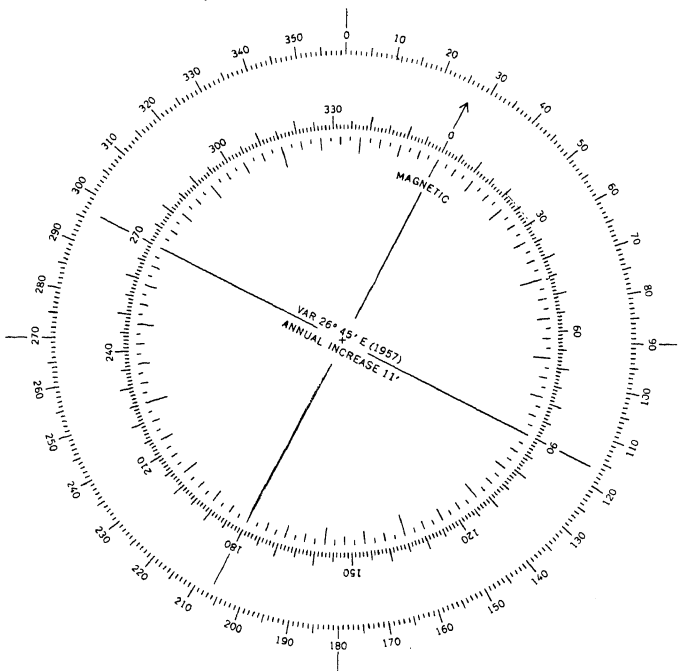
6. You take a promotion examination that begins at 1415 hours and ends at 1630 hours. How much time is required to complete the examination?

Answer \_\_\_\_\_

## FINDING DIRECTIONS

Introduction

A compass is an instrument that is used to measure direction or heading. Direction is measured in degrees from North. The magnetic compass is the standard instrument on Navy ships to measure direction. This type of compass contains a magnetized needle attached to a circular compass card. The compass card is divided into 360° and is numbered all the way around in a clockwise direction. The needle and 0° reading on the card always point toward the magnetic North Pole. A line, called the lubber's line, marks the fore-and-aft line of the ship or the ship's heading.





points toward the magnetic North Pole rather than the true North Pole. The difference between the true heading and the magnetic heading, called compass error, is composed of variation and deviation. Variation is the difference between the true heading and the magnetic heading. The amount of variation differs at different points on the earth's surface and increases or decreases at a certain know annual rate. Deviation is caused by the magnetic properties of any metal in the vicinity of the compass. The amount of deviation varies depending on the compass heading.

Because of variation and deviation, three types of headings may be used: compass heading, magnetic heading, or true heading. The compass heading is the direction that is read from a ship's compass, for example 030° compass heading. The magnetic heading is the heading in relation to the magnetic North Pole or the compass heading corrected for deviation, for example 033° magnetic heading. The true heading is the heading in relation to the true North Pole or the compass heading corrected for both deviation and variation, for example 037° true heading.

A compass heading can be changed or "corrected" to a true heading. On the other hand, a true heading can be changed or "uncorrected" to a compass heading. Variation for a specific locality is shown on the compass card for the locality. The chart shows the variation as of a particular year and the annual increase or decrease. Deviation for a specific compass is shown on a deviation table mounted near the compass. Variation and deviation are given as easterly (°E) or westerly (°W) errors. In converting or correcting from compass headings to true headings, you add easterly errors and subtract westerly errors. In converting or uncorrecting from true headings to compass headings, you subtract easterly errors and add westerly errors.

### Definitions

Deviation:	The error in a compass reading that is caused by the magnetic properties of metals near the compass
Variation:	The difference in degrees between true North and magnetic North at a specific place on the earth's surface
Compass heading:	The reading from a ship's compass that shows direction
Magnetic heading:	The compass heading corrected for deviation; heading in relation to the magnetic North Pole
True heading:	The compass heading corrected for deviation and variation; heading in relation to the true North Pole

Lesson 1

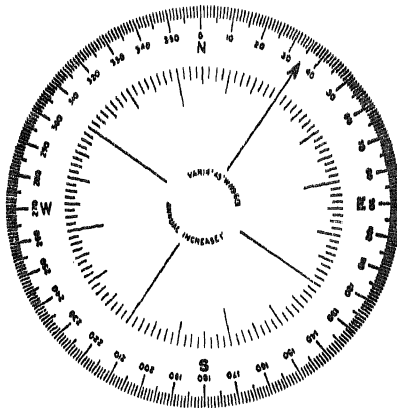
OBJECTIVE:

Given illustrations of compass headings, the learner will read the headings.

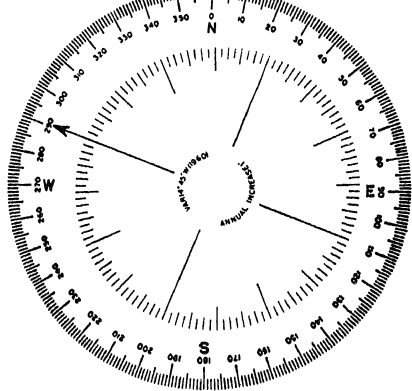
EXERCISES:

For each exercise, read the compass heading and record the heading nearest degree.

1.

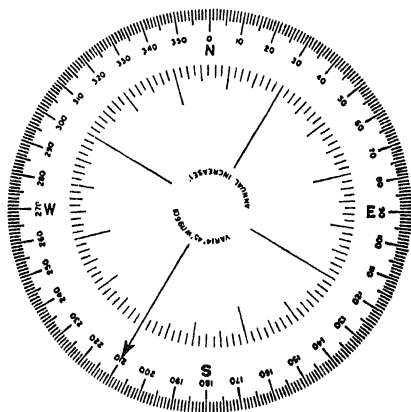


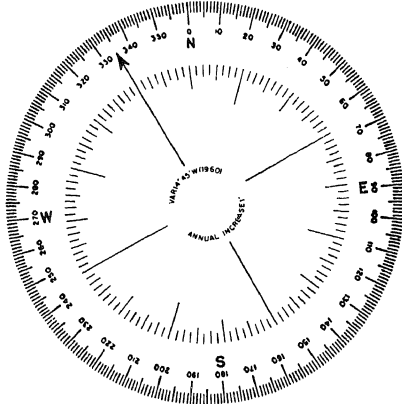
Ans



Answer\_\_\_\_\_

3.





Lesson 2

## OBJECTIVE:

Given readings of compass headings and amounts of deviation, the learner will determine the magnetic headings.

## EXERCISES:

## A. Review - Addition

- |    |  |    |  |    |  |    |  |    |   |
|----|--|----|--|----|--|----|--|----|---|
| 1. | $\begin{array}{r} 40 \\ + 9 \\ \hline \end{array}$ | 2. | $\begin{array}{r} 117 \\ + 14 \\ \hline \end{array}$ | 3. | $\begin{array}{r} 255 \\ + 10 \\ \hline \end{array}$ | 4. | $\begin{array}{r} 340 \\ + 15 \\ \hline \end{array}$ | 5. | $\begin{array}{r} 175 \\ + 9 \\ \hline \end{array}$ |
|----|--|----|--|----|--|----|--|----|---|

## B. Review - Subtraction

- |    |  |    |  |    |  |    |  |    |  |
|----|--|----|--|----|--|----|--|----|--|
| 1. | $\begin{array}{r} 55 \\ - 8 \\ \hline \end{array}$ | 2. | $\begin{array}{r} 350 \\ - 14 \\ \hline \end{array}$ | 3. | $\begin{array}{r} 275 \\ - 11 \\ \hline \end{array}$ | 4. | $\begin{array}{r} 135 \\ - 16 \\ \hline \end{array}$ | 5. | $\begin{array}{r} 230 \\ - 12 \\ \hline \end{array}$ |
|----|--|----|--|----|--|----|--|----|--|

## C. Application

(Reminder to the learner: In correcting from compass heading to magnetic heading, ADD easterly (E) deviations and SUBTRACT westerly (W) deviations.)

1. Your compass reading shows a heading of  $155^\circ$ . If the deviation is  $12^\circ\text{E}$ , what is the magnetic heading?

Answer \_\_\_\_\_

2. The compass heading of a ship is  $325^\circ$  and the deviation is  $17^\circ\text{W}$ . What is the magnetic heading?

Answer \_\_\_\_\_

3. A compass heading of  $025^\circ$  is read. With a deviation of  $8^\circ\text{W}$ , what is the magnetic heading?

Answer \_\_\_\_\_

4. If a compass shows a heading of  $245^\circ$  and has a deviation of  $9^\circ\text{E}$ , what is the magnetic heading?

## Lesson 3

### OBJECTIVE:

Given readings of true headings and amounts of deviations and variation the learner will determine the magnetic headings and the compass headings.

### EXERCISES:

#### A. Review - Addition

$$\begin{array}{r} 1. \quad 25 \\ + 3 \\ \hline \end{array}$$

$$\begin{array}{r} 2. \quad 170 \\ + 12 \\ \hline \end{array}$$

$$\begin{array}{r} 3. \quad 345 \\ + 16 \\ \hline \end{array}$$

$$\begin{array}{r} 4. \quad 240 \\ + 12 \\ \hline \end{array}$$

$$\begin{array}{r} 5. \quad 195 \\ + 18 \\ \hline \end{array}$$

#### B. Review - Subtraction

$$\begin{array}{r} 1. \quad 125 \\ - 12 \\ \hline \end{array}$$

$$\begin{array}{r} 2. \quad 330 \\ - 9 \\ \hline \end{array}$$

$$\begin{array}{r} 3. \quad 275 \\ - 10 \\ \hline \end{array}$$

$$\begin{array}{r} 4. \quad 150 \\ - 18 \\ \hline \end{array}$$

$$\begin{array}{r} 5. \quad 85 \\ - 7 \\ \hline \end{array}$$

#### C. Application

(Reminder to learner: In converting or "uncorrecting" from true heading to magnetic heading and from magnetic heading to compass heading, SUBTRACT easterly (E) variations and deviations and ADD westerly (W) variations and deviations.)

In the exercises that follow, the true heading as might be determined from a chart is given. For each true heading, a variation and a deviation are also given. Compute the magnetic heading and the compass heading for each true heading.

Compass Heading	Deviation	Magnetic Heading	Variation	True Heading
2. _____°	3°W	1. _____°	3°E	030°
4. _____°	1°E	3. _____°	15°W	045°
6. _____°	9°E	5. _____°	12°E	090°
8. _____°	18°E	7. _____°	5°W	135°
10. _____°	16°E	9. _____°	9°E	180°
12. _____°	11°E	11. _____°	6°W	225°
14. _____°	5°W	13. _____°	16°E	270°
16. _____°	17°W	15. _____°	2°W	315°
18. _____°	16°W	17. _____°	7°E	330°
20. _____°	12°W	19. _____°	8°W	360°

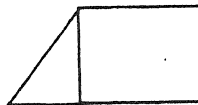
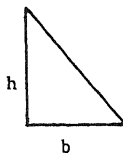
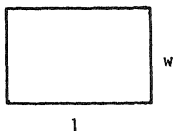
Introduction

A task that you will encounter in your Navy career is painting. consumes vast quantities of paint both aboard ship and on base and need to know how much to order from supply to do each job. To determine how much paint to get from supply, you must know three things: (1) the type of paint to be used, (2) how the paint is to be applied, and (3) the square feet to be covered.

## PAINT COVERAGE PER GALLON

Type	Application	Square Feet (Sq) Coverage Per Gallon
Enamel	Brush	400 sq ft
Enamel	Spray	500 sq ft
Haze Gray	Brush	500 sq ft
Haze Gray	Roller	500 sq ft
Gray Deck	Brush	500 sq ft

You will probably be told the type of paint and method of application. The area to be painted must be calculated in square feet. To determine the area of a surface to be painted, you must first know its size and shape. The size of many surfaces can be estimated by simply pacing off the dimensions (about three feet per step) if a ruler or tape measure is not available. Shapes generally fall into one of two possible forms, either the rectangle or the triangle.





$$A = 9 \text{ feet} \times 5 \text{ feet}$$

$$A = 45 \text{ square feet}$$

### Example

Calculate the square feet in a rectangular area that is 26 feet long and 6 feet wide.

Step 1: Formula to use to find the area of a rectangle

$$A = l \times w$$

Step 2: Dimensions of the area

$$l = 26 \text{ feet}$$

$$w = 6 \text{ feet}$$

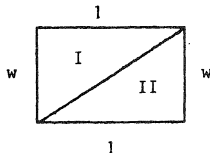
Step 3: Put the dimensions in the formula

$$A = 26 \text{ feet} \times 6 \text{ feet}$$

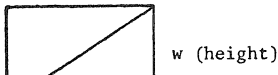
Step 4: Calculate the answer (area)

$$A = 156 \text{ square feet}$$

The area of a triangle is determined in a similar way. You can see that if the illustration of the rectangle is cut into two pieces with a diagonal line, it forms two equal triangles labeled I and II below.



The area of a triangle can then be found by dividing the area of a rectangle by 2.



Some people prefer to use different terms when finding the area of a triangle. For these people, the bottom line of the triangle is called the base (the length of the rectangle) and the line from the base to the top of the triangle is called the height (the width of the rectangle). Do not be confused by the change in words. To find the area of a triangle, you multiply the base (b) times the height (h) and then divide by two:

$$A = \frac{b \times h}{2} \text{ (same as previous formula with different words)}$$

$$A = \frac{9 \text{ feet} \times 5 \text{ feet}}{2}$$

$$A = \frac{45 \text{ square feet}}{2}$$

$$A = 22.5 \text{ square feet}$$

### Example

Calculate the square feet in a triangular area that has a height of 8 feet and a base of 18 feet.

Step 1: Formula to use to find the area of a triangle

$$A = \frac{b \times h}{2}$$

Step 2: Dimensions of the area

$$b = 18 \text{ feet}$$

$$h = 8 \text{ feet}$$

Step 3: Put the dimensions in the formula

$$A = \frac{18 \text{ feet} \times 8 \text{ feet}}{2}$$

Step 4: Calculate the answer

$$A = \frac{144 \text{ square feet}}{2} = 72 \text{ square feet}$$

When surfaces to be painted are odd shaped, you can use a combination of forms to determine the amount of square feet.

One final point concerning estimates of the amount of paint to be used deals with units of measure. Errors in painting estimates can be made because measurements may be taken in inches or yards rather than in feet. Be sure to translate your units of measure into feet so that the correct amount of paint in gallons can be determined from the paint coverage table.

Remember 12 inches = 1 foot

1 yard = 3 feet

Symbols of measures:

" = inches

' = feet

Abbreviation:

foot or feet = ft

## OBJECTIVE:

Given the size of an area to be painted, the type of paint, and method of application, the learner will determine the amount of paint required to cover the area.

## EXERCISES:

### A. Review - Division

1.  $400/\overline{2,800}$
2.  $500/\overline{4,500}$
3.  $400/\overline{5,200}$
4.  $4,800 \div 400 = \underline{\hspace{2cm}}$
5.  $7,500 \div 500 = \underline{\hspace{2cm}}$
6.  $4,000 \div 500 = \underline{\hspace{2cm}}$

### B. Review - Formulas

1. One side of a recruit barracks is in need of painting. The bulkhead (wall) has no windows or doors and measures 38 feet by 25 feet. What formula is used to compute the square feet in area in the wall?

Answer                     

2. A triangular area is to be painted. Give the formula used to compute the area of a triangle.

Answer                     

3. If a surface to be painted has an odd shape, two formulas may be used to compute the area in square feet. What must be done with the two results from using the formulas?

Answer                     

### C. Application

(Use the table on the first page of this unit for information on square foot coverage for different types of paints and applications.)

1. A Senior Chief ordered Seaman Alvarez to get enough enamel and brushes to paint a compartment (room) that had 800 square feet of surface. How many gallons of enamel should Seaman Alvarez get from supply?

2. Seaman Pearson has been tasked to paint a large arrow on the deck of a ship. Gray deck paint will be applied by brush. How much paint is needed if the total area of the arrow is 2,500 square feet?

Answer \_\_\_\_\_

3. The Captain wants the outside of the warehouse spray painted. He estimated that the rectangular shape of the surface contained 5,000 square feet. How many gallons of enamel will be needed?

Answer \_\_\_\_\_

4. Captain Gregg ordered all crosswalks at intersections painted with gray deck paint. The four crosswalks at the twenty intersections cover 16,000 square feet of roadway. How many gallons of paint need to be ordered?

Answer \_\_\_\_\_

5. The bulkhead space to be painted in twelve buildings measures 96,400 square feet. Commander Browner wants to know how many gallons of enamel will be needed if it is applied by brush?

Answer \_\_\_\_\_

## Lesson 2

### OBJECTIVE:

Given the sizes of rectangular and triangular areas, the learner compute the area in square feet.

### EXERCISES:

1. 
$$\begin{array}{r} 12 \\ \times 4 \\ \hline \end{array}$$

2. 
$$\begin{array}{r} 27 \\ \times 9 \\ \hline \end{array}$$

3. 
$$\begin{array}{r} 23.5 \\ \times 18 \\ \hline \end{array}$$

4. 
$$\begin{array}{r} 789 \\ \times 6.7 \\ \hline \end{array}$$

5. 
$$\begin{array}{r} 3.3 \\ \times 4 \\ \hline \end{array}$$

6. 
$$\begin{array}{r} 8.5 \\ \times 2.5 \\ \hline \end{array}$$

7. 
$$\begin{array}{r} 13.5 \\ \times 4.3 \\ \hline \end{array}$$

8. 
$$\begin{array}{r} 196 \\ \times 25.3 \\ \hline \end{array}$$

### B. Review - Division

1.  $148 \div 2 = \underline{\hspace{2cm}}$

2.  $318 \div 2 = \underline{\hspace{2cm}}$

3.  $750 \div 2 = \underline{\hspace{2cm}}$

4.  $2 \overline{)1,017}$

5.  $2 \overline{)17.6}$

6.  $2 \overline{)39.6}$

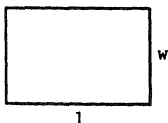
7.  $2 \overline{)51.8}$

8.  $2 \overline{)67.85}$

### C. Application

Calculate the area in square feet for the following figures.

#### Rectangle



1. length = 12 ft, width = 9 ft

2. length = 7.5 ft, width = 9 ft

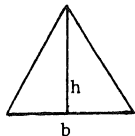
3. length = 123 ft, width = 2.5 ft

4. length = 3.5 ft, width = 5.5 ft

5. length = 25 ft, width = 8.3 ft

#### Triangle

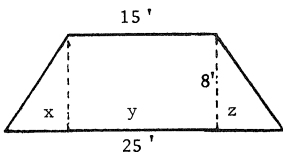




### Triangle

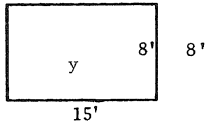
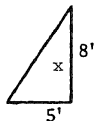
### Answer

9. base = 12 ft, height = 12 ft  
 10. base = 142 ft, height = 17.5 ft  
 11. base = 6.7 ft, height = 7.3 ft



### Combined Figures

Think of the figure as three pieces



$$A_x = \frac{b \times h}{2}$$

$$A_y = l \times w$$

$$A_z = \frac{b \times h}{2}$$

$$A_x = \frac{5 \text{ ft} \times 8 \text{ ft}}{2}$$

$$A_y = 15 \text{ ft} \times 8 \text{ ft}$$

$$A_z = \frac{5 \text{ ft} \times 8 \text{ ft}}{2}$$

$$A_x = \frac{40 \text{ sq ft}}{2}$$

$$A_y = 120 \text{ sq ft}$$

$$A_z = \frac{40 \text{ sq ft}}{2}$$

$$A_x = 20 \text{ sq ft}$$

$$A_z = 20 \text{ sq ft}$$

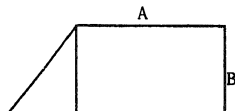
$$A_x = 20 \text{ sq ft}$$

$$A_y = 120 \text{ sq ft}$$

$$A_z = 20 \text{ sq ft}$$

$$\text{Total Area} = 160 \text{ sq ft}$$

### Answer



12.  $A = 12 \text{ ft}$ ,  $B = 8 \text{ ft}$ ,  $C = 16 \text{ ft}$

13.  $A = 18 \text{ ft}$ ,  $B = 7 \text{ ft}$ ,  $C = 25 \text{ ft}$

## Lesson 3

### OBJECTIVE:

Given the sizes of areas to be painted, the learner will determine amount of paint to cover the areas using different types of paint applications.

### EXERCISES:

#### A. Review - Multiplication

1.  $120 \times 25 = \underline{\hspace{2cm}}$

2.  $87 \times 22 = \underline{\hspace{2cm}}$

3.  $12 \times 48 = \underline{\hspace{2cm}}$

4.  $60 \times 3.3 = \underline{\hspace{2cm}}$

5.  $25 \times 6.5 = \underline{\hspace{2cm}}$

6.  $17 \times 5.7 = \underline{\hspace{2cm}}$

#### B. Review - Division

1.  $420 \div 2 = \underline{\hspace{2cm}}$

2.  $1,071 \div 2 = \underline{\hspace{2cm}}$

3.  $742 \div 2 = \underline{\hspace{2cm}}$

4.  $400 \overline{) 7,600}$

5.  $500 \overline{) 9,250}$

6.  $400 \overline{) 5,100}$

#### C. Application

Use the table in the "Introduction" of this unit to solve the problems below. Calculate your answers to one decimal place.

1. How much paint is needed for each figure using the type of paint and application method specified?

a.



120'

50'

Enamel, Brush

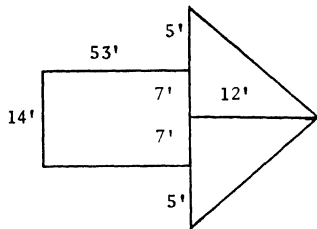
Answer

b.





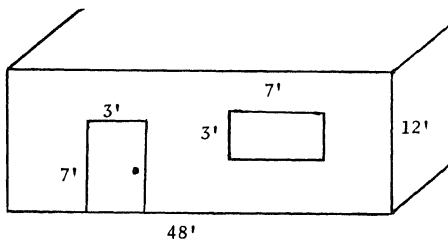
c.



Gray Deck, Brush

Answer \_\_\_\_\_

d.

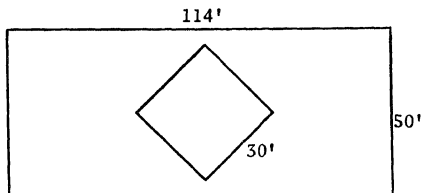


(Find area of surface less window and door)

Enamel, Spray

Answer \_\_\_\_\_

e.



(Paint the area outside the square)

2. Senior Chief Walsh needs a single stripe 18 inches wide painted down the center of the warehouse. He plans to use gray deck paint and have it brushed the full length of the warehouse which is 132 feet long. How much paint does he need?

Answer \_\_\_\_\_

3. Master Chief Collins has received orders to paint the indoor firing range bulkheads with enamel. This job involves painting 2 rectangular side bulkheads; each is 108 feet long and 23 feet high. The end bulkhead is 32 feet long and 23 feet high. How many gallons will he need to spray the three bulkheads?

Answer \_\_\_\_\_

4. Commander Harris has instructions to paint the stalls in the head. There are 19 metal partitions measuring 5.5 feet by 6 feet for the 18 heads. How much enamel will he need to brush both sides of these partitions? (Note: remember that each partition has two sides.)

Answer \_\_\_\_\_

5. Orders have been given to paint both sides of all the doors in building A-1. Enamel is to be brushed on a total of 42 doors. The doors have the following sizes:

- a. 25 doors: 6' 9" by 3'
- b. 10 doors: 6' 9" by 3' 6"
- c. 7 doors: 6' 9" by 4'

How much paint is needed?

Answer \_\_\_\_\_

# TACKLES AND HOOKS

## Introduction

Many times in your Navy life, you will use tackles and hooks. These are simple machines which help you multiply the applied force so that loads can be lifted easier. No doubt you have used these tools to lift an automobile engine, to lift a rack of hay, or to hold a boat in place. This unit deals with the mathematical aspect of tackles and hooks so that you will understand why they multiply the force.

Since tackle is used to multiply the force applied to a load, it is necessary to determine the advantage (called mechanical advantage) which enables a smaller force to lift a heavy load. To determine the mechanical advantage (MA) of a tackle, count the number of falls (lines) extending from it. Figure 1 shows 4 lines extending from the tackle; therefore, its mechanical advantage is 4 to 1, which may be written as 4:1 or  $\frac{4}{1}$



Figure 1



Figure 2

What is the mechanical advantage of the tackle in Figure 2? If you count the falls (lines) extending from the block, you will see there are two. Thus, the mechanical advantage is 2 to 1.

The load (L) in pounds that can be lifted equals the mechanical advantage (MA) of a tackle times the applied force (F) expressed in pounds. Mathematically,

$$MA = 4:1 \text{ or } \frac{4}{1}$$

$$F = 50 \text{ lbs}$$

$$L = \frac{4}{1} \times 50 \text{ lbs} = 200 \text{ lbs}$$

(Note: Abbreviation for pound is lb and for pounds is lbs)

In other words, a force of 50 pounds applied with a tackle having a mechanical advantage of 4:1 can lift a load of 200 pounds.

The mechanical advantage (MA) of a tackle can be found if we divide the weight of a load (L) by the force (F) required to lift it. The formula for finding the mechanical advantage is:

$$MA = \frac{L}{F}$$

If a force of 50 pounds is required to lift a load weighing 200 pounds, the mechanical advantage is calculated as follows:

$$MA = \frac{200 \text{ lbs}}{50 \text{ lbs}}$$

$$MA = 4 \text{ (or 4:1 or 4 to 1)}$$

If a force of 50 pounds can lift a weight of 200 pounds, the mechanical advantage of the tackle is 4 to 1.

The force (F) required to lift a particular load (L) can be calculated if we divide the load by the mechanical advantage (MA) of the tackle. Expressing mathematically, the formula to find the force is:

$$F = \frac{L}{MA}$$

If a load weighing 200 pounds is lifted with a tackle having a mechanical advantage of 4 to 1 (or 4), the force required is found as follows:

$$F = \frac{200 \text{ lbs}}{4}$$

$$F = 50 \text{ lbs}$$

Problems involving tackles can require the computation of load (L), mechanical advantage (MA), or force (F).

Example: A force of 75 pounds can lift a load of 375 pounds with a particular tackle. What is the mechanical advantage of the tackle?

Solution: We must decide whether the problem deals with L, MA, or F. The question tells us that we need to find the MA.

Step 1: Choose the formula to compute MA.

$$MA = \frac{L}{F}$$

Step 2: Identify the L and F stated in the problem.

$$L = 375 \text{ pounds}$$

$$F = 75 \text{ pounds}$$

Step 3: Put these values in the formula for MA.

$$MA = \frac{375 \text{ pounds}}{75 \text{ pounds}}$$

Step 4: Solve the problem.

$$MA = 5$$

Note: The MA is usually stated as a ratio of a number "to one."

The answer to the problem is:

$$MA = 5 \text{ to } 1$$

## OBJECTIVE:

Given two of the three factors needed, the learner will be able to calculate the mechanical advantage, force, or load for a tackle system.

## EXERCISES:

## A. Review - Division

1.  $50 \overline{)2,000}$

2.  $40 \overline{)1,680}$

3.  $150 \overline{)750}$

4.  $5 \overline{)750}$

5.  $4 \overline{)880}$

6.  $3 \overline{)960}$

## B. Review - Multiplication

1. 
$$\begin{array}{r} 200 \\ \times 4 \\ \hline \end{array}$$

2. 
$$\begin{array}{r} 450 \\ \times 2 \\ \hline \end{array}$$

3. 
$$\begin{array}{r} 650 \\ \times 3 \\ \hline \end{array}$$

## C. Application

1. What is the mechanical advantage of the following tackle systems?

a.



MA = \_\_\_\_\_ to \_\_\_\_\_

b.



MA = \_\_\_\_\_ to \_\_\_\_\_

c.



MA = \_\_\_\_\_ to \_\_\_\_\_

2. If the mechanical advantage of a tackle is 4 to 1, what force is needed to lift a load of 2,200 pounds?

Answer \_\_\_\_\_

The mechanical advantage of a system is 5 to 1 and a force of 300 pounds is applied. What is the weight of the largest load that can be lifted?

Answer\_\_\_\_\_

A system requires a force of 200 pounds to lift 400 pound load. What is the mechanical advantage of the system?

Answer\_\_\_\_\_

A system with a mechanical advantage of 4 to 1 has a force of 150 pounds applied to lift a load. How much does the load weigh?

Answer\_\_\_\_\_

The mechanical advantage of a system is 6 to 1. What force is needed to lift a 900 pound load?

Answer\_\_\_\_\_

The mechanical advantage of a system is 3 to 1. What force is required to lift a 1,200 pound load?

Answer\_\_\_\_\_

The force required to lift a 3,000 pound weight is 500 pounds. What is the mechanical advantage of the system?

Answer\_\_\_\_\_

A system has a mechanical advantage of 5 to 1. What force is needed to lift a load of one ton?

Answer\_\_\_\_\_

Investigators must make accurate reports on damage that occurs in an accident or a war. A hole in a ship will cause flooding if it is beneath the surface of the water. The amount of flooding depends on the diameter of the hole and the depth of the hole beneath the surface of the water. An accurate estimate of these two factors is needed to determine the amount of water that will pass through the hole and the types of pumps that are required to remove the water.

The flooding rate in gallons per minute (gpm) can be determined by using the tables. However, estimates of the diameter of the hole and the depth of the hole below water are needed to use such tables. The amount of water that will pass through the hole can be calculated for a specific time by multiplying the flooding rate by the time in minutes.

#### USE OF TABLE:

Using the "Table of Flooding Rates" presented on the next page, the example is explained using an example.

Example: An accident makes a hole in a ship below the surface of the water. A sailor estimates that the hole has a diameter of 5 inches and is 6 feet below the water. How many gallons of water will be flooded into the compartment before the salvage operations begin 8 minutes after the hole is made?

The solution to the problem requires specific steps. First, look at the table to find the flooding rate for a hole that has a diameter of 5 inches and is 6 feet under the water. Look across the top of the table under the heading "Diameter of Hole (inches)" to find the column with 5" at the top. Then, look down the left side of the table under the heading "Depth of Hole (feet)" to find the row with 6' at the side. The number where the column and row meet shows a flooding rate of 741 gallons per minute (gpm).

Then, multiply the flooding rate for the particular hole (741 gpm) by the number of minutes of flooding (8 minutes) to find the amount of water flooded into the compartment.

$$741 \times 8 = 5,928$$

The calculation shows that 5,928 gallons of water would flood through the hole in 8 minutes.



TABLE OF FLOODING RATES  
(Gallons Per Minutes\*)

		Diameters of Hole (inches)								
		4"	5"	6"	7"	8"	9"	10"		
2"										
49	109	194	303	436	593	775	980		1,210	
69	154	274	428	616	839	1,095	1,386		1,711	
84	189	336	524	755	1,027	1,341	1,697		2,095	
97	218	388	605	871	1,186	1,549	1,960		2,420	
109	244	433	677	974	1,326	1,731	2,191		2,705	
119	267	475	741	1,067	1,452	1,897	2,400		2,963	
129	289	513	801	1,153	1,569	2,049	2,593		3,201	
137	308	548	856	1,232	1,677	2,190	2,772		3,422	
146	327	581	908	1,307	1,778	2,323	2,940		3,625	
153	345	612	957	1,377	1,875	2,448	3,099		3,825	

Rate (gallons per minute) equals the product of: area (A) of the hole (square inches), of depth (D) of the hole below the surface of the water (feet), and a constant or of 15.4

$$\text{Rate} = \bar{A} \times \sqrt{D} \times 15.4$$

Rate, rounded up to the nearest gallon based on use of numbers to four decimal places in the

Lesson 1

## OBJECTIVE:

Given a table of flooding rates in gallons per minute (gpm) for particular sizes of holes and depths under water, the learner will read the flooding rates for specific size holes and depths under water.

## EXERCISES:

Use the Table of Flooding Rates on the previous page to read the values for the exercises below.

Depth of Hole Under Water	Diameter of Hole	Flooding Rate
8'	5"	1. _____ gpm
3'	9"	2. _____ gpm
5'	2"	3. _____ gpm
9'	6"	4. _____ gpm
4'	1"	5. _____ gpm
2'	10"	6. _____ gpm
6'	3"	7. _____ gpm
7'	7"	8. _____ gpm
10'	4"	9. _____ gpm
1'	8"	10. _____ gpm

## Lesson 2

### OBJECTIVE:

Given the sizes of holes and depths under water, the learner will use values from a table to compute the amount of flooding for specific periods of time.

### EXERCISES:

#### A. Review - Multiplication

1. 
$$\begin{array}{r} 367 \\ \times 14 \\ \hline \end{array}$$
      2. 
$$\begin{array}{r} 1,234 \\ \times 7 \\ \hline \end{array}$$
      3. 
$$\begin{array}{r} 537 \\ \times 10 \\ \hline \end{array}$$
      4. 
$$\begin{array}{r} 2,872 \\ \times 3 \\ \hline \end{array}$$
      5. 
$$\begin{array}{r} 465 \\ \times 6 \\ \hline \end{array}$$

#### B. Application

Use the Table of Flooding Rates presented earlier to do the exercises below.

Depth of Hole Under Water	Diameter of Hole	Minutes of Flooding	Gallons of Water Flooded
4'	7"	5 min.	1. _____
9'	3"	4 min.	2. _____
5'	6"	7 min.	3. _____
2'	4"	12 min.	4. _____
7'	6"	3 min.	5. _____
8'	9"	15 min.	6. _____

## MEASURING TEMPERATURE

Introduction

Temperature scales are used to measure how hot or cold something is. Two temperature scales that are used are the Fahrenheit scale ( $^{\circ}\text{F}$ ) and the Celsius scale ( $^{\circ}\text{C}$ ). The Fahrenheit scale is still used in this country for most measurements of temperature. The movement toward metric measurements is expected to increase the use of the Celsius scale.

Each temperature scale has two main reference points: the boiling point of pure water and the freezing point of pure water. The boiling point of pure water is  $212^{\circ}\text{F}$  or  $100^{\circ}\text{C}$ . The freezing point is  $32^{\circ}\text{F}$  or  $0^{\circ}\text{C}$ . The difference between the two points is  $180^{\circ}\text{F}$  or  $100^{\circ}\text{C}$ . A comparison of the units for the two scales shows that  $1^{\circ}\text{C} = 1.8^{\circ}\text{F}$  ( $180^{\circ}/100^{\circ}$ ) and  $1^{\circ}\text{F} = .56^{\circ}\text{C}$  ( $100^{\circ}/180^{\circ}$ ). It should be noted that each scale can measure temperatures below zero, indicated by use of the minus sign (-).

The conversion of temperature measurements from one scale to the other scale can be made using appropriate formulas.

Fahrenheit scale to Celsius scale

$$^{\circ}\text{C} = (^{\circ}\text{F} - 32^{\circ}) \div 1.8$$

The formula expressed in words says:

Degrees Celsius equals the difference between degrees Fahrenheit and  $32^{\circ}$  divided by 1.8.

Example: Convert  $212^{\circ}\text{F}$  to  $^{\circ}\text{C}$ .

$$\text{Formula: } ^{\circ}\text{C} = (^{\circ}\text{F} - 32^{\circ}) \div 1.8$$

$$\text{Solution: } ^{\circ}\text{C} = (212^{\circ} - 32^{\circ}) \div 1.8$$

$$^{\circ}\text{C} = 180^{\circ} \div 1.8 = 100^{\circ}$$

Celsius scale to Fahrenheit scale

$$^{\circ}\text{F} = (^{\circ}\text{C} \times 1.8) + 32^{\circ}$$

The formula expressed in words says:

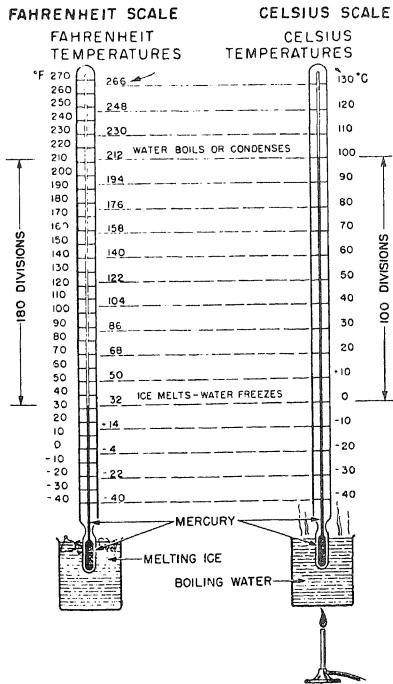
## Lesson 1

OBJECTIVE:

Given a figure showing the Fahrenheit and Celsius scales for measuring temperature, the learner will estimate the temperature on one scale when given temperature on the other scale.

EXERCISES:

Using the figure below, estimate the Fahrenheit temperature ( $^{\circ}\text{F}$ ) or the Celsius temperature ( $^{\circ}\text{C}$ ) for the temperature given.



## Lesson 2

### OBJECTIVE:

Given a temperature in degrees Celsius, the learner will determine the equivalent degrees Fahrenheit.

### EXERCISES:

#### A. Review - Addition

- |   |   |   |   |   |
|---|---|---|---|---|
| 1. $\begin{array}{r} 47 \\ +32 \\ \hline \end{array}$ | 2. $\begin{array}{r} 65 \\ +32 \\ \hline \end{array}$ | 3. $\begin{array}{r} 25 \\ +32 \\ \hline \end{array}$ | 4. $\begin{array}{r} 77 \\ +32 \\ \hline \end{array}$ | 5. $\begin{array}{r} 189 \\ + 32 \\ \hline \end{array}$ |
|---|---|---|---|---|

#### B. Review - Multiplication

- |   |  |  |   |  |
|---|--|--|---|--|
| 1. $\begin{array}{r} 8 \\ \times 1.8 \\ \hline \end{array}$ | 2. $\begin{array}{r} 23 \\ \times 1.8 \\ \hline \end{array}$ | 3. $\begin{array}{r} 60 \\ \times 1.8 \\ \hline \end{array}$ | 4. $\begin{array}{r} 121 \\ \times 1.8 \\ \hline \end{array}$ | 5. $\begin{array}{r} 82 \\ \times 1.8 \\ \hline \end{array}$ |
|---|--|--|---|--|

#### C. Application

To do the exercises below, use the formula:

$$^{\circ}\text{F} = (^{\circ}\text{C} \times 1.8) + 32^{\circ}$$

Report your answer to the nearest degree.

1. Standard barometric pressure is based on measurement at sea level with the temperature at  $15^{\circ}\text{C}$ . What is the temperature in  $^{\circ}\text{F}$ ?

Answer \_\_\_\_\_

2. If superheated steam has a temperature of  $149^{\circ}\text{C}$ , what is the temperature in  $^{\circ}\text{F}$ ?

Answer \_\_\_\_\_

3. A milk dispenser should keep milk at about  $5^{\circ}\text{C}$ . What is the approximate  $^{\circ}\text{F}$ ?

Answer \_\_\_\_\_

4. The oven temperature for baking a particular bread is  $210^{\circ}\text{C}$ . What is

### Lesson 3

E:

When a temperature in degrees Fahrenheit, the learner will determine the equivalent degrees Celsius.

S:

Review - Subtraction

$$\begin{array}{r} 2 \\ 2 \end{array} \quad \begin{array}{r} 2. \quad 87 \\ -32 \end{array}$$

$$3. \quad \begin{array}{r} 245 \\ - 32 \end{array}$$

$$4. \quad \begin{array}{r} 121 \\ - 32 \end{array}$$

$$5. \quad \begin{array}{r} 201 \\ - 32 \end{array}$$

Review - Division

$$8/54 \quad 2. \quad 1.8/99 \quad 3. \quad 1.8/81$$

$$\div 1.8 = \underline{\hspace{2cm}} \quad 5. \quad 128 \div 1.8 = \underline{\hspace{2cm}}$$

Application

For the exercises below, use the formula:

$$^{\circ}\text{C} = (^{\circ}\text{F} - 32^{\circ}) \div 1.8$$

Report your answer to the nearest degree.

The compression stroke of a diesel engine may cause the temperature of the air in the cylinder to reach 800°F. How hot would the air be in °C?

Answer                     

The temperature in the stratosphere averages about 67°F. What is the average temperature in °C?

Answer                     

The lowest temperature theoretically possible is called absolute zero which is -460°F. What is the temperature of absolute zero in °C?

Answer                     

Temperatures above 140°F kill most bacteria if maintained long enough. How many °C does 140°F equal?

Lines and wire rope are essential tools used in the Navy for many purposes. Major uses of lines and wire rope are to lift cargo and to fasten cargo so that it remains in place during transport. These tools must be capable of holding during times of stress to insure that the cargo does not become damaged. It is also important that they hold under stress conditions to prevent possible injuries to personnel.

As a member of the Navy, you will be using lines and wire rope from time to time. You will soon become aware of the importance of these tools. The exercises on this topic will involve calculating the breaking strength and safeworking loads of lines and wire rope. To perform your calculations, you will need to refer to (1) comparison factors, (2) safety factors, (3) symbols, and (4) formulas.

The computation of the breaking strength (BS) of synthetic lines requires the use of a comparison factor (CF). Synthetics include nylon, polyester, polyethylene, and polypropylene. The strength of manila line is used as the standard to compare the strength of synthetic lines. The comparison factors for synthetics show that they are stronger than manila line. The table of CF values for synthetics is presented below.

#### COMPARISON FACTORS (CF) FOR SYNTHETIC LINES

Type of Synthetic	Strength*
Nylon	2.5
Polyester (Dacron)	2.0
Polyethylene	1.4
Polypropylene	1.4

\*Based on rating of manila as 1.0

The safe working load (SWL) of a line or wire rope is the load (in pounds) that can be moved safely and economically with the line or wire rope. The SWL is obtained by dividing a number, called the safety factor (SF), into the breaking strength (BS) of the line or wire rope. The SF is based on the



ng  
tions

## Types of Line and Wire Rope

	<u>Manila</u>	<u>Nylon/ Polyester</u>	<u>Polypropylene/ Polyethylene</u>	<u>Wire Rope</u>
	5	3	5	5
ge	10	4	6	(increase
	15	6	8	for wear)

LS NEEDED:

BS: breaking strength in pounds

WL: safe working load for a single part of a line or wire rope

CF: comparison factor (synthetics to manila)

SF: safety factor

C: circumference in inches

D: diameter in inches

LAS NEEDED:

Breaking strength (BS) and safe working (SWL) of manila:

a.  $BS = C^2 \times 900 \text{ pounds}$       Note:  $C^2 = C \times C$

b.  $SWL = \frac{BS}{SF}$

Breaking strength (BS) and safe working load (SWL) of synthetics  
(nylon, polyester, polyethylene, or polypropylene):

a.  $BS = C^2 \times 900 \text{ pounds} \times CF$

b.  $SWL = \frac{BS}{SF}$

Breaking strength (BS) and safe working load (SWL) of wire rope:

a.  $BS = C^2 \times 8,000 \text{ pounds}$

#### 4. Circumference:

$$C = 3.14 \times D$$

#### IMPORTANT NOTE:

Lines are measured by circumference (C). For example, a 3-inch line has a circumference of 3 inches.

Wire rope is measured by diameter (D). For example, a 2-inch wire rope has a diameter of 2 inches.

## OBJECTIVE:

Given tabular information and formulas, the learner will compute the breaking strength (BS) for different types of lines and wire ropes.

## PROCEDURES:

The procedures for finding the breaking strength (BS) of lines and wire ropes can be shown by an example.

Example            What is the BS of a 3-inch polyester line?

Solution:

Step 1.            Find the formula for computing the (BS) of a polyester line.

$$BS = C^2 \times 900 \times CF \text{ pounds}$$

Step 2.            Since synthetic lines have a comparison factor (CF), find the CF in the table of comparison factors.

$$CF = 2.0 \text{ for a polyester line}$$

Step 3.            Put the values in the formula.

$$BS = 3^2 \times 900 \times 2 \text{ pounds}$$

Step 4.            Calculate the BS.

$$BS = 3 \times 3 \times 900 \times 2 \text{ pounds}$$

$$BS = 16,200 \text{ pounds for a 3-inch polyester line}$$

## EXERCISES:

## A. Review - Multiplication

1.  $2 \times 610 =$  \_\_\_\_\_      2.  $5 \times 840 =$  \_\_\_\_\_      3.  $9 \times 915 =$  \_\_\_\_\_

4.  $12 \times 12 \times 2 =$  \_\_\_\_\_      5.  $6 \times 6 \times 8 =$  \_\_\_\_\_      6.  $3.14 \times 2 =$  \_\_\_\_\_

2. Determine the BS of a 3-inch polypropylene line.

Answer \_\_\_\_\_

3. What is the BS of a 2.5-inch polyethylene line?

Answer \_\_\_\_\_

4. What is the BS of a wire rope that is 1-inch in diameter?

Answer \_\_\_\_\_

5. Determine the BS of a 4-inch nylon line.

Answer \_\_\_\_\_

## OBJECTIVE:

Given tabular information and formulas, the learner will compute the safe working load (SWL) for different types of line and wire rope.

## PROCEDURES:

The procedures for finding the safe working load (SWL) of lines and wire ropes can be shown by an example.

Example            What is the SWL of a 2-inch diameter wire rope that is in used condition with a safety factor (SF) of 10?

Solution:

Step 1.            Find the formula for computing the SWL of a wire rope.

$$SWL = \frac{BS}{SF}$$

Step 2.            The formula shows that the BS must be calculated first. The formula to find the BS of wire rope is:

$$BS = C^2 \times 8,000 \text{ pounds}$$

Step 3.            Since wire rope is measured in diameter, the circumference (C) must be calculated. (This step is not needed to compute the SWL for lines since they are measured by circumference.)

$$C = 3.14 \times D$$

$$C = 3.14 \times 2 = 6.28$$

Step 4.            Put the values in the formula for the BS of wire ropes.

$$BS = 6.28 \times 6.28 \times 8,000 \text{ pounds}$$

Step 5.            Calculate the BS.

$$BS = 39.4344 \times 8,000 \text{ pounds} = 315,475.2 \text{ pounds}$$

Step 6.            The numbers to be put in the formula for SWL are BS = 325,475.2 (computed) and SF = 10 (stated in the problem.) Put the values in the formula for SWL.

$$SWL = \frac{315,475.2}{10} \text{ pounds}$$

EXERCISES:

A. Review - Division

1.  $4 \overline{) 3,160}$
2.  $8 \overline{) 5,280}$
3.  $12 \overline{) 6,780}$
4.  $16 \overline{) 2,160}$
5.  $2,000 \overline{) 8,000}$

B. Application

1. Find the SWL of a 2-inch manila line that has been used many times and is in poor condition.  
Answer
2. Calculate the SWL of a new 2-inch diameter wire rope.  
Answer
3. Find the SWL of a 3-inch polyester line that is in average condition.  
Answer
4. Calculate the SWL of a 1-inch diameter wire rope that is in poor condition. (Use a SF of 20.)  
Answer
5. A 4-inch manila line in average condition is selected to lift a load weighing 1,200 pounds. Will this line be safe to lift the load?  
Answer
6. Calculate the SWL of a new 3-inch diameter galvanized wire rope.  
Answer
7. Find the SWL of a 5-inch polyethylene line in excellent condition. Report your answer to the nearest ton. (A ton equals 2,000 pounds.)  
Answer

NUMERICAL  
SKILLS  
IN  
PERSONAL  
FINANCES





Introduction

As a member of the Navy, you will want to know how to do calculations with your military pay. This task requires information from a table on basic pay. You will need to use the numerical skills of addition, subtraction, multiplication, and division and to work with decimals.

Basic pay for enlisted personnel is found in a table that shows monthly pay based on your status in the Navy. (See table that follows.) To find your basic pay, you need to know your pay grade and years of service. In the table, each pay grade is listed on the left side under the heading "Pay Grade" and is preceded by the letter "E." The headings at the top show the "Years of Service" categories beginning with "Under 2" and increasing to "Over 26" years of service. The number in each space shows the monthly basic pay for a particular pay grade and years of service. If your years of service are not shown at the top of the table, you use the heading for the years of service that is closest but smaller than yours. For example, if you have five years of service, you use the heading for "Over 4" years of service to find your monthly basic pay.

In addition to basic pay, you could receive allowances for quarters and subsistence. The allowance for quarters is based on pay grade and differs for personnel without dependents (full rate or partial rate) and personnel with dependents. The allowance for subsistence varies according to the condition under which it is received. The total pay received for a month would be the monthly basic pay plus any allowances for quarters and subsistence.

An example will show you how to use the table to find your monthly basic pay. Petty Officer E-4 Jack Jones has completed three years of service in the Navy. How much is his monthly basic pay? Look at the following portion of the basic pay table:

Years of Service

Pay Grade	Years of Service				
	Under 2	Over 2	Over 3	Over 4	Over 5
E-5	562.20	611.70	641.40	669.30	713.10
E-4	512.20	552.20	582.20	611.20	636.20

Look on the left side of the table under the heading "Pay Grade" at the row labeled "E-4." Then, look across the top of the table under the heading "Years of Service" and find the column labeled "Over 3." The box where the row labeled "E-4" and the column labeled "Over 3" meet shows the basic pay for an E-4 with three years of service. The amount shown in the box is \$603.90 per month. The same procedures are used to find the basic pay for any combination of pay grade and years of service shown in the table.

MONTHLY BASIC PAY - ENLISTED MILITARY MEMBERS  
MONTHLY BASIC PAY

Years of Service

Over 3	Over 4	Over 6	Over 8	Over 10	Over 12	Over 14	Over 16	Over 18	Over 20	Over 22	Over 26
829.80	858.60	888.30	916.20	945.60	975.00	1019.10	1047.90	1077.60	1091.40	1164.90	1309.50
727.20	757.80	786.00	814.80	844.80	888.30	916.20	945.60	960.00			
641.40	669.30	713.10	742.20	771.90	800.10	814.80					
603.90	651.00	676.80									
570.30	592.80										

Allowance for Quarters Rates

Dependents	Partial Rate	With Dependents
	\$18.60	\$288.60
	15.30	266.70
	12.00	248.10
	9.90	228.30
	8.70	209.70
	8.10	180.60
	7.80	160.80
	7.20	160.80
	6.90	160.80

Basic Allowance for Subsistence Rates

Enlisted Members	
When on leave or authorized to mess separately	\$3.21 per day
When rations in-kind are not available	\$3.62 per day
When assigned to duty under emergency conditions where no messing facilities of the United States are available	\$4.79 per day

## OBJECTIVE:

Given a military pay schedule, the learner will locate the monthly basic pay and allowances when pay scale and years of service are stated.

## EXERCISES:

The Military Pay Schedule should be used to do the exercises below.

1. A recruit with a pay grade of E-1 and under 2 years of service receives \_\_\_\_\_ in monthly basic pay.
2. A Chief Petty Officer (E-7) with 14 years of service receives \_\_\_\_\_ in monthly basic pay.
3. An E-5 without dependents who receives a full rate allowance for quarters would be paid \_\_\_\_\_ per month for quarters.
4. An E-8 with 17 years of service would receive a monthly basic pay of \_\_\_\_\_.
5. A Petty Officer who receives an allowance for subsistence when in-kind are not available would be paid \_\_\_\_\_ per day.
6. A seaman apprentice with less than 2 years of service has been promoted from E-1 to E-2. His monthly basic pay after the promotion would be \_\_\_\_\_.
7. A seaman at pay grade E-3 can expect a monthly basic pay of \_\_\_\_\_ after completing 2 years of service.
8. An E-2 with dependents who receives an allowance for quarters would be paid \_\_\_\_\_ per month.
9. An E-7 who has eleven years of service would receive a monthly basic pay of \_\_\_\_\_.
10. A sailor with eight years of service receives a monthly basic pay of \$814.80. His pay grade is \_\_\_\_\_.

## Lesson 2

### OBJECTIVE:

Given information on basic pay, allowance for quarters, and/or subsistence rates for enlisted personnel in the Navy, the learner will solve problems involving addition and subtraction of numbers.

### EXERCISES:

#### Review - Addition

$\begin{array}{r} \$467.40 \\ + 91.50 \\ \hline \end{array}$	$\begin{array}{r} 2. \quad \$419.40 \\ + 86.40 \\ \hline \end{array}$	$\begin{array}{r} 3. \quad \$ 86.40 \\ + 90.00 \\ \hline \end{array}$	$\begin{array}{r} 4. \quad \$1,236.90 \\ + 117.00 \\ \hline \end{array}$	$\begin{array}{r} 5. \quad \$512.10 \\ +103.50 \\ \hline \end{array}$
--	---	---	--	---

#### Review - Subtraction

$\begin{array}{r} \$90.00 \\ -86.40 \\ \hline \end{array}$	$\begin{array}{r} 2. \quad \$504.90 \\ -115.80 \\ \hline \end{array}$	$\begin{array}{r} 3. \quad \$1,182.30 \\ - 91.50 \\ \hline \end{array}$	$\begin{array}{r} 4. \quad \$505.80 \\ -172.50 \\ \hline \end{array}$	$\begin{array}{r} 5. \quad \$856.20 \\ -136.50 \\ \hline \end{array}$
--	---	---	---	---

#### Application

An E-3 with 4 years of service receives monthly basic pay of \$592.80. If he receives \$110.70 in monthly basic allowance for quarters, what is his total pay per month?

Answer\_\_\_\_\_

An E-4 received \$603.90 in monthly basic pay and an allowance of \$96.30 for subsistence during a month. How much was he paid for the month?

Answer\_\_\_\_\_

An E-5 with 5 years of service received a monthly basic pay of \$669.30, a monthly allowance of \$140.40 for quarters, and an allowance of \$108.60 for subsistence during a given month. How much was he paid for the month?

Answer\_\_\_\_\_

A sailor received \$550.78 in total pay for a month, but \$50.68 was an allowance for subsistence. How much did he receive in basic pay?

6. An E-3 with 3 years of service received \$570.30 in monthly basic pay, \$160.80 in basic allowance for quarters, and \$96.30 in basic allowance for subsistence. What is the difference (in dollars and cents) between the allowance for quarters and the allowance for subsistence?

Answer:

## OBJECTIVE:

Given information on basic pay, allowance for quarters, and/or subsistence rates for enlisted personnel in the Navy, the learner will solve problems involving the multiplication of numbers.

## EXERCISES:

## A. Review - Multiplication

$$\begin{array}{r} 1. \quad \$533.10 \\ \times \quad 3 \\ \hline \end{array}$$

$$\begin{array}{r} 2. \quad \$883.50 \\ \times \quad 6 \\ \hline \end{array}$$

$$\begin{array}{r} 3. \quad \$666.30 \\ \times \quad 12 \\ \hline \end{array}$$

$$\begin{array}{r} 4. \quad \$115.80 \\ \times \quad 9 \\ \hline \end{array}$$

$$\begin{array}{r} 5. \quad \$8.10 \\ \times \quad 5 \\ \hline \end{array}$$

$$\begin{array}{r} 6. \quad \$3.38 \\ \times \quad 21 \\ \hline \end{array}$$

## B. Application

1. An E-1 with under 2 years of service receives a monthly basic pay of \$448.80. How much basic pay would he receive for three months?

Answer \_\_\_\_\_

2. An E-3 with 4 years of service received a monthly basic pay of \$592.80 for two months of a year. He was promoted to E-4 with a monthly basic pay of \$651.00. How much basic pay did he receive for the entire year?

Answer \_\_\_\_\_

3. A sailor received a daily basic allowance for subsistence of \$3.62 while on an assignment for 63 days. What was the total amount that he was paid for subsistence?

Answer \_\_\_\_\_

4. An E-5 with 6 years of service received a monthly basic pay of \$713.10 and a monthly basic allowance of \$141.40 for quarters. How much was he paid for a year?

Answer \_\_\_\_\_

6. While on leave, a sailor was entitled to receive a basic allowance \$3.21 per day for subsistence. His leave was extended from 15 days to 22 days. How much additional subsistence allowance did he receive as a result of extending the leave?

Answer\_



## Lesson 4

### OBJECTIVE:

Given information on basic pay, allowance for quarters, and/or subsistence rates for enlisted personnel in the Navy, the learner will solve problems involving the division of numbers.

### EXERCISES:

#### A. Review - Division

1.  $\$67.60 \div 20 = \underline{\hspace{2cm}}$
2.  $\$3,322.80 \div 6 = \underline{\hspace{2cm}}$
3.  $\$1,243.00 \div 12 = \underline{\hspace{2cm}}$
4.  $12 / \overline{\$14,511.60}$
5.  $\$419.40 / \overline{\$856.20}$

#### B. Application

1. An E-3 with 3 years of service earns \$6,842.40 per year in basic pay. How much is his monthly pay?

Answer                     

2. Over a period of six months, an E-7 received \$964.80 in allowance for quarters. What was the monthly allowance for quarters rate?

Answer                     

3. An E-8 with 10 years of service received \$1,358.10 in monthly basic pay and monthly allowance for quarters. The allowance for quarters was \$266.70. What percentage of his total monthly payment did his basic pay represent?

Answer                     

4. An E-9 received an allowance for subsistence in the amount of \$112.22 during the month of January. How much per day did he receive for subsistence?

Answer                     

5. The total basic pay received by a sailor was \$6,145.20 for a twelve-month

## LEAVE AND EARNINGS STATEMENT

### Introduction

An important record that you will need to understand is the Navy "Leave and Earnings" statement. This is the service record that tells you how much you have earned at your pay grade (basic pay) and have received in allowances for other things like quarters and subsistence. A sample leave and earnings statement has been printed on the next page where you can find your basic pay in box 17, quarters allowance in box 18, and subsistence allowance in box 19.

The leave and earnings statement also tells you how much has been deducted from your pay. It provides a record of your payments for life insurance (SGLI) - box 34, federal income tax withheld (FITW) - box 35, and Social Security (FICA) - box 36. State income taxes will also appear on your "Leave and Earnings Statement" if your state of residence collects an income tax - box 38. Other deductions will be reported in boxes 39 - 42.

The amount of leave time you have earned is also included on this statement. This allows you to keep track of the amount of leave time you have earned, the amount used, and the amount you have left. Normally, a sailor is expected to gain 2.5 days of leave time for each month of service.

Other numbers appear on the "Leave and Earnings Statement" that show the total amounts. For example, the income tax and Social Security figures are totaled for each pay period and printed in a box with the abbreviation "Year to Date". Box 53 contains a figure for the total amount of federal income tax withheld through the date of this statement (FITW YTD) for the current year. Likewise, box 56 on the statement contains the amount withheld for Social Security (FICA Tax YTD) for the year. Boxes 60 and 61 report the amount of taxable state wages (SITW WAGE YTD) earned in the current year and the state income tax withheld (SITW YTD) to date for your current state of residence.

During your career in the Navy, you will do many things that show up on your "Leave and Earnings Statement." You must learn to understand what information appears on this statement and how it is determined. This is one of the most important records in your Navy career.



# EXPLANATION OF HEADINGS FOR THE LEAVE AND EARNINGS STATEMENT

## THIS IS YOUR LEAVE AND EARNINGS STATEMENT - IT IS YOUR PAY ACCOUNT FOR THE PERIOD SHOWN IN BLOCK THIRTEEN

LISTED BELOW IS AN EXPLANATION OF THE PREPRINTED CAPTIONS  
IN THOSE BLOCKS WHICH ARE NOT CONSIDERED SELF-EXPLANATORY.

BLOCK=	CAPTION	EXPLANATION	BLOCK=	CAPTION	EXPLANATION
5	UIC	Unit identification code	46	TOTAL PMTS	Total payments from blocks 44-45
7	YRS	Whole years of creditable service	47-48	PMTS	Same as blocks 44-45
8	PEBD	Pay entry base date (YR/MO/DA.) Actual or constructive date of entry into service	49	TOTAL PMTS	Total payments from blocks 47-48
9	OPED	Other pay entry date (YR/MO/DA.). Base date for use in determining when certain pay/allowances begin to accrue (CMA, medical or dental pay)	50	INCOME TTTS	Wages subject to FITW for period covered
10	EAOS DATE	Expiration active obligated service date	51	INCOME YTD	Wages subject to FITW for this calendar year thru end of the period covered
12	DSSN	Disbursing station symbol number	52	EXEM	Marital status (for tax purposes) and number of dependents
13	PRD COVERED	Period covered by this statement (MODA/ MODA)	53	FITW YTD	FITW for this calendar year thru end of the period covered
14	DATE PREP	Date this statement was prepared (YR/MO/DA)	54	FICA WAGE	Wages subject to FICA withholding for the period covered
15	APPROP DATA	Appropriation and Functional Account Number (FAN) to which the member's pay is to be charged	55	FICA WAGE YTD	Wages subject to FICA withholding for this calendar year thru end of the period covered
16	AMOUNT BF	Amount from block 58 of last statement	56	FICA TAX YTD	FICA taxes withheld for this calendar year thru end of the period covered
17	BP	Basic pay	57	FORECASTS OF AMOUNT DUE	Forecasts of amounts due on the paydays indicated
18	BAQ	Basic allowance for quarters	58	AMT DUE/CF	Amount due member on last payday of period covered (block 16+ block 25- block 33- block 46- block 49= amount shown in block 58)
19	BAS	Basic allowance for subsistence (includes RATS LV, RATS SEP and other BAS)	59	LEAVE	Leave balance brought forward at beginning of fiscal year, when active duty began, or day after LSL was paid or carried forward
20-24	ENT (other)	Pay and allowances other than BP, BAQ, BAS		BP	Cumulative days leave earned since leave balance was established. Will normally increase by 2.5 days each month
25	TOTAL ENT	Total of blocks 17-24		EARN	Cumulative days leave used since the leave balance was established
26-32	ALOT	Allotments		USED	Leave balance at the end of the period covered by the LSL
33	TOTAL ALOTS	Totals of blocks 26-32		BAL	Leave lost at the end of the fiscal year
34	SGLI	Service men's Group Life Insurance premium		LOST	Excess leave taken. Cumulative days for this enlistment or tour of active duty.
35	FITW	Federal Income Tax withheld		XCS	Total taxable pay earned for calendar year for State currently claimed
36	FICA	Federal Insurance Contributions Act (Social Security tax) deductions	60	SITW WAGE YTD	State Income Tax Withheld for calendar year for State currently claimed
37	SC	State Code for SITW this period	61	SITW YTD	A remark will usually be preceded by the number of the block to which it refers.
38	DED (other)	State Income Tax Withheld	62	REMARKS	For use by the DO
39-42	TOTAL DEBTS	Deductions other than SGLI, FITW, FICA, SITW	63-66		
43-45	PMTS	Total of blocks 34-42			
	TYPE	Type of payment. (Blank is regular or special payment; TXI indicates a tax levy payment; to IRS; DEP indicates dependent emergency payment.)			
	AMOUNT	Amount of payment			
	DATE	Date of payment			
	DSSN	Disbursing station symbol number			
	PR/VOUCHER	Payroll number or Voucher number			

LISTED BELOW ARE THE MOST SIGNIFICANT ABBREVIATIONS WHICH MAY APPEAR  
IN THE UNCAFTIONED BLOCKS AND/OR THE REMARKS SECTION OF THIS FORM.

CAC	ADV-PAY	Advance pay and allowances	HOU		Housing allowance
CAX		Clothing allowance civilian	IND	INDEBT	Indebtedness
CAS		Clothing allowance extra	LSL		Lump sum leave
		Clothing allowance special initial		LV	Leave
	CH	Change	MED	MED-PAY	Medical pay
	CHRG	Charge	MSC		Miscellaneous
CMA		Clothing maintenance allowance		NORM	Normal pay based on known continuing entitlements and deductions
CN	CN-PAY	Continuation pay	OPT	OPTM-PAY	Optometry pay
COL	COLA	Cost of living allowance	PAR	PARA-PAY	Parachute duty pay
DBL	DBLT-Y-SVRNC	Disability severance pay	PPF	PARTL-FORFTFR	Partial forfeiture of pay
DEM	DEMO-PAY	Demolition duty pay	PMA		Personal money allowance
DEN	DENTL-PAY	Dental pay	PRO		Proficiency pay
DEP		Dependent evacuation pay		RATS	Rations
DTN	DTNTN	Detention of pay	RB		Reenlistment bonus
DVN	DVNG-PAY	Dividing duty pay	REA	READJMT-PAY	Readjustment pay

## Lesson 1

### OBJECTIVE:

Given a legend (explanation of headings) for a Leave and Earnings Statement, the learner will locate information about earnings, deductions, and leave.

### EXERCISES:

Use the "Explanation of Headings" on the previous page to do the exercises below.

1. The letters used to indicate a deduction for social security are \_\_\_\_\_.
2. The number of the box in which your Social Security withholding for the year to date is printed is \_\_\_\_\_.
3. Box 17 contains the letters BP. These letters stand for \_\_\_\_\_.
4. Box 14 should contain the date on which the statement was prepared. A Leave and Earnings Statement prepared on May 25, 1979 would have the numbers \_\_\_\_/\_\_\_\_/\_\_\_\_.
5. The basic allowance for quarters would be found in box number \_\_\_\_\_.
6. The cumulative number of days of leave used since the beginning of the fiscal year is found in the box labeled \_\_\_\_\_.
7. The amount of money you should receive on the last payday of the period covered is shown in box number \_\_\_\_\_.
8. The amount of federal income tax withheld to date in the current year would be reported in box number \_\_\_\_\_.
9. The amount due for BAQ is found in box number \_\_\_\_\_.
10. The amount paid to the sailor the last time he got paid is shown in box number \_\_\_\_\_.

OBJECTIVE:

Given a Leave and Earnings Statement, the learner will add and amounts to determine earnings, deductions, and leave.

EXERCISES:

A. Review - Addition

1.	$\begin{array}{r} \$302.67 \\ +125.82 \\ \hline \end{array}$	2.	$\begin{array}{r} \$25.12 \\ +49.99 \\ \hline \end{array}$	3.	$\begin{array}{r} \$397.81 \\ +398.19 \\ \hline \end{array}$	4.	$\begin{array}{r} \$165.09 \\ + 67.92 \\ \hline \end{array}$
----	--	----	--	----	--	----	--

5.  $\$579.66 + \$32.54 = \underline{\hspace{2cm}}$       6.  $\$179.71 + \$1.89 = \underline{\hspace{2cm}}$

7.	$317 + 14.5 = \underline{\hspace{2cm}}$	8.	$\begin{array}{r} \$189.75 \\ 424.87 \\ + 132.44 \\ \hline \end{array}$
----	---	----	---

9.  $\$50 + \$89.50 + \$72.88 = \underline{\hspace{2cm}}$       10.  $.50 + 22.5 + 18.75 = \underline{\hspace{2cm}}$

B. Review - Subtraction

1.	$\begin{array}{r} \$108.59 \\ - 72.36 \\ \hline \end{array}$	2.	$\begin{array}{r} \$725.18 \\ - 13.72 \\ \hline \end{array}$	3.	$\begin{array}{r} \$457.88 \\ -368.93 \\ \hline \end{array}$	4.	$\begin{array}{r} \$1071. \\ - 783. \\ \hline \end{array}$
----	--	----	--	----	--	----	--

5.  $\$115 - \$78 = \underline{\hspace{2cm}}$       6.  $\$721.25 - \$18.74 = \underline{\hspace{2cm}}$

7.	$\begin{array}{r} \$174.21 \\ - 81.92 \\ \hline \end{array}$	8.	$\$87 - \$7.21 = \underline{\hspace{2cm}}$
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9.  $\$1040 - \$9.88 = \underline{\hspace{2cm}}$       10.  $\$1751.00 - \$159.68 = \underline{\hspace{2cm}}$

C. Application

Use the Leave and Earnings Statement for E-4 Scott following

3. Petty Officer Scott received a pay check on this payday for a total of \_\_\_\_\_.

Answer \_\_\_\_\_

4. Federal tax deductions for FITW-YTD and FICA-YTD on Scott's Leave and Earnings Statement equal \_\_\_\_\_.

Answer \_\_\_\_\_

5. The leave balance at the end of this period is \_\_\_\_\_ days.

Answer \_\_\_\_\_

6. What is the period covered by this statement?

Answer \_\_\_\_\_

7. What were Petty Officer Scott's total deductions for military insurance, federal income tax, and FICA?

Answer \_\_\_\_\_

8. How much would Petty Officer Scott have to increase his savings allotment to have \$50.00 put in savings each pay period?

Answer \_\_\_\_\_

9. The basic pay grade for an E-5 with over 3 years service is \$641.40 per month. What increase in monthly basic pay would Scott expect if he were promoted to an E-6?

Answer \_\_\_\_\_

10. Under normal circumstances, 2.5 days of leave are added to leave time each month. How much leave time will Petty Officer Scott have in two months if no leave is used?

Answer \_\_\_\_\_

S/N 0102-LF-001-6241

1	NAME (Last-First-Mi) SCOTT, ROBERT										2	SSN 162-28-8493					3						4	SERV USN					5	UIC 1234				
6	PAY GRADE E4		7	YRS 03		8	PEBO 7032		9	O PED 000000		10	EADS DATE 0811010		11			12	DSSN 121		13	PRD COVERED 0501/0531		14	DATE PREP 790525		15	APPROP DATA MPN12345		16				
17	BP 60390		18	BAQ 12390		19	BAS 9630		20			21			22			23			24			25			26			27				
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## OBJECTIVE:

Given a Leave and Earnings Statement, the learner will be able to compute percentage amounts of earnings, deductions, and leave.

## EXERCISES:

### A. Review - Multiplication

- |   |   |   |   |
|---|---|---|---|
| 1. $\begin{array}{r} 32 \\ \times .50 \\ \hline \end{array}$  | 2. $\begin{array}{r} 150 \\ \times .75 \\ \hline \end{array}$   | 3. $\begin{array}{r} 385 \\ \times .20 \\ \hline \end{array}$ | 4. $\begin{array}{r} 75 \\ \times .33 \\ \hline \end{array}$  |
| 5. $\begin{array}{r} 848 \\ \times .12 \\ \hline \end{array}$ | 6. $\begin{array}{r} 1,575 \\ \times .67 \\ \hline \end{array}$ | 7. $\begin{array}{r} 164 \\ \times .25 \\ \hline \end{array}$ | 8. $\begin{array}{r} 72 \\ \times 1.50 \\ \hline \end{array}$ |

### B. Review - Division

- |   |  |
|---|--|
| 1. $75 \div 3 = \underline{\hspace{2cm}}$     | 2. $848 \div 8 = \underline{\hspace{2cm}}$   |
| 3. $1,225 \div 75 = \underline{\hspace{2cm}}$ | 4. $650 \div 25 = \underline{\hspace{2cm}}$  |
| 5. $988 \div 6 = \underline{\hspace{2cm}}$    | 6. $464 \div 8 = \underline{\hspace{2cm}}$   |
| 7. $25 \div 6 = \underline{\hspace{2cm}}$     | 8. $275 \div 700 = \underline{\hspace{2cm}}$ |

### C. Application

Use E-4 Scott's Leave and Earnings Statement on the previous page to do the exercises below.

1. Petty Officer Scott has used 12 days of leave time this year. He has earned 20 days of leave. What percentage of his leave time earned this year has he used?

Answer                     

2. Next month Scott will have \$37.00 deducted from his basic pay for a savings allotment. What percent has Scott increased his savings allotment?

3. The next pay grade for Scott is 7.7% above his current basic pay. How much would his basic pay increase if he was promoted?

Answer\_\_\_\_\_

4. If Scott was a resident of Pennsylvania, he would pay a state income tax of \$60.39 per month. How much state income tax would he be required to pay in a year?

Answer\_\_\_\_\_

5. When Scott has earned around \$4,000, he will have paid approximately \$250 in social security (FICA). What percentage rate is being used to compute FICA?

Answer\_\_\_\_\_

6. When Scott has earned about \$6,000 in income, he will have paid \$900 in federal income taxes. What percentage of his basic pay will be paid in taxes?

Answer\_\_\_\_\_

7. If Scott's first paycheck was \$392.00, what percent was this of his basic pay of \$603.90 per month?

Answer\_\_\_\_\_

8. A BAQ entitlement of \$124.00 and a BAS entitlement of \$96.00 increase Scott's income for the month. What percentage of his basic pay of \$603.90 does the sum of these two entitlements equal?

Answer\_\_\_\_\_

## Introduction

One important use for your computational skills is preparing a personal budget. A budget is a plan for using your money for the things you have to do and for the things you want to do. Use of a budget helps a person provide for his needs without overextending his "take home" pay. For those who do not make the best use of their money, they often find that they have "too much month remaining at the end of the money."

Budgets are highly personal. They are designed to meet each individual's needs. Your friend's budget will be different from your own. As your needs change, you will need to change your budget. In fact, as you transfer to another duty station or go on sea duty, your budget will probably need to be changed.

Budgets are not difficult to prepare. They do require careful thought and close figuring of your money needs. In the Navy, many of your needs are provided. Housing, utilities, medical bills, and food are just some of the services that you do not need to pay from your take home pay. However, you will not use the messhall for all your meals. Snacks at the Exchange cafeteria, meals eaten at a fast food store on the weekend, and a really nice dinner at a good restaurant are some examples of food you must pay for elsewhere.

From previous lessons, you have seen how to find your basic pay. You know how your basic pay is divided for taxes, social security, and other deductions to arrive at your "take home" pay. This "take home" pay is the amount that you will use in preparing your personal budget.

As an example of "how to prepare a budget" and for use in problems dealing with a budget, let us work with Seaman Apprentice (SA) John R. Rockbottom as he prepares his budget. Remember that your budget will be different, but you will be able to see the way a budget may be figured.

SA Rockbottom is an E-2 with under 2 years of service. Assume that his monthly basic pay is \$467.40. SA Rockbottom's Leave and Earnings statement for one payday shows \$181.96 because he is paid two times during one month. His take home pay for one month would be  $2 \times \$181.96$  or \$363.92.

First, SA Rockbottom determines his financial or money needs. He knows that as a sailor, the Navy expects him to maintain a well groomed and clean appearance at all times. Haircuts and grooming articles such as soap, razor blades, and shoe polish cost him about \$10.00 per week. Therefore, SA Rockbottom sets aside \$10.00 a week as an estimate for personal grooming.

need for uniforms for the next six months. He then itemizes:

\$30.00 per six months for Military Clothing

Next, Rockbottom looks at maintaining his clothing. Laundry and dry cleaning service at the base has been about \$12.00 per week.

\$12.00 per week for Laundry and Cleaning

Rockbottom carefully thinks if there are any other expenses that he is responsible for to do his job as a sailor. Are there any dues to messes, and functions that may require him to pay a fee, or other expenses? He is unsure but he is aware of a unit picnic that is scheduled about every three months. He decides to put aside \$5.00 for the picnic.

\$5.00 per three months for Picnic (Organizational Function)

SA Rockbottom does not have any outstanding debts or a car. If he did have, he would certainly have to list these payments in his budget. He makes certain that all of his needs and obligations are listed.

Rockbottom decides to put some of his take home pay in savings. He has heard that it is wise to save 10 percent of your pay or one dollar out of every ten. Rockbottom knows that his monthly take home pay is \$363.92. Ten percent is equal to:

$$\begin{array}{r} \$363.92 \\ \times \quad .10 \\ \hline 00000 \\ 36392 \\ \hline \$36.3920 \text{ or } \$36.39 \end{array}$$

Rounding this number off, Rockbottom decides to put \$36.00 each month into a savings account. He may wish to put one-half (\$18.00) in a savings bond and the rest in a savings account. He itemizes this as:

\$18.00 per month for Savings Account

\$18.00 per month for Savings Bond

\$36.00 per month for Savings

Rockbottom decides that the best way to begin this savings is to have the money deducted each month from his pay check. This can be done through the Finance Office and makes the savings simple.

Rockbottom now itemizes his obligations and needs that he expects over the

\$12.00 per week Laundry and Cleaning

\$5.00 per three months Picnic

\$36.00 per month Savings

Notice that the list has dollars per week, per month, per three months, and per six months. It is necessary to change all of these to the same unit of time. Since six months is the longest time period used, let us look at all of these items in terms of six months. There are 26 weeks in six months. Rockbottom will spend 26 times his weekly amount for Personal Grooming. He will also spend 2 times his three-months amount for Picnics and 6 times his monthly amount for Savings.

$$\$10.00 \times 26 = \$260.00$$

$$30.00 \times 1 = 30.00$$

$$12.00 \times 26 = 312.00$$

$$5.00 \times 2 = 10.00$$

$$36.00 \times 6 = \underline{216.00}$$
$$\$828.00$$

Rockbottom's needs total \$828.00 for the six months. How much take home pay will he receive during this period? His Leave and Earnings Statement shows that he takes home \$363.92 each month. In six months, he will take home \$2,183.52 (\$363.92 x 6). He has budgeted for \$828.00. His unbudgeted total for six months is:

$$\begin{array}{r} \$2,183.52 \\ - \quad 828.00 \\ \hline \$1,355.52 \end{array}$$

What is the total unbudgeted take home pay each payday? (There are 12 paydays in each six month period.)

SA Rockbottom has budgeted his needs and obligations. However, he still has some work to do. The work that is left to be done is the fun part because he must now look at his wants rather than his needs. He begins to list what he would like or plans to do for the next six months.

Rockbottom expects to eat meals away from the base on each Saturday evening and all day Sunday while on liberty. He also expects to eat one meal off the base during the week. This would amount to about 5 meals during the

Rockbottom decides to set aside \$5.00 for drinks and snacks during  
When this is added to the outside meals, Rockbottom now has set aside

\$25.00 per week for Food

SA Rockbottom plans to purchase two new sets of civilian clothes on liberty. The cost of clothes ranges considerably, but it is possible to buy a nice shirt for \$12.00 and trousers for \$18.00. Two sets of clothes will cost \$60.00. Rockbottom wants to budget this for a period of six months. A pair of shoes will cost approximately \$30.00 and accessories such as socks and underwear to finish Rockbottom's civilian clothing will cost \$10.00. He has budgeted:

\$60.00 per six months Shirts and Trousers

30.00 per six months Shoes

+ 10.00 per six months Accessories

\$100.00 per six months Civilian Clothes

Rockbottom will have 15 days leave due in six months. He plans to go home. A round trip plane ticket from the base to home costs \$240.00. He knows that if he is to have the money for the ticket, he must begin saving the money now. He must also plan to have some money to spend when he is at home. He believes that he will spend an additional \$160.00 while on leave. He itemizes his vacation:

\$240.00 Air Fare

+ 160.00 Expenses

\$400.00 per six months for Vacation

Since Rockbottom has no car, he must make some allowance for transportation. Fortunately, the base has some bus service to town and other places of interest at low cost. By using low cost transportation to and from the base, Rockbottom feels that his transportation will cost about \$4.00 a week. He sets this aside:

\$4.00 per week for Transportation

Let us check SA Rockbottom's budgeted wants up to this point. Before, the itemized listing is:

\$ 25.00 per week Food

These costs must be calculated for a six months period. Therefore, the costs would be:

\$ 650.00	Food
100.00	Civilian Clothing
400.00	Vacation
<u>+ 104.00</u>	Transportation
\$1,254.00	Total Costs

Remember, we earlier determined the amount that Rockbottom had not budgeted. His budget now looks like this:

\$1,355.52	Unbudgeted
<u>-1,254.00</u>	Budgeted for wants
\$ 101.52	Presently Unbudgeted

Rockbottom can now place this unbudgeted amount in a category labeled "Miscellaneous" for incidental or unexpected expenses. Remember that this \$101.52 is for a six month pay period. It must be broken down by each payday. How much money does Rockbottom have that is unbudgeted each payday?

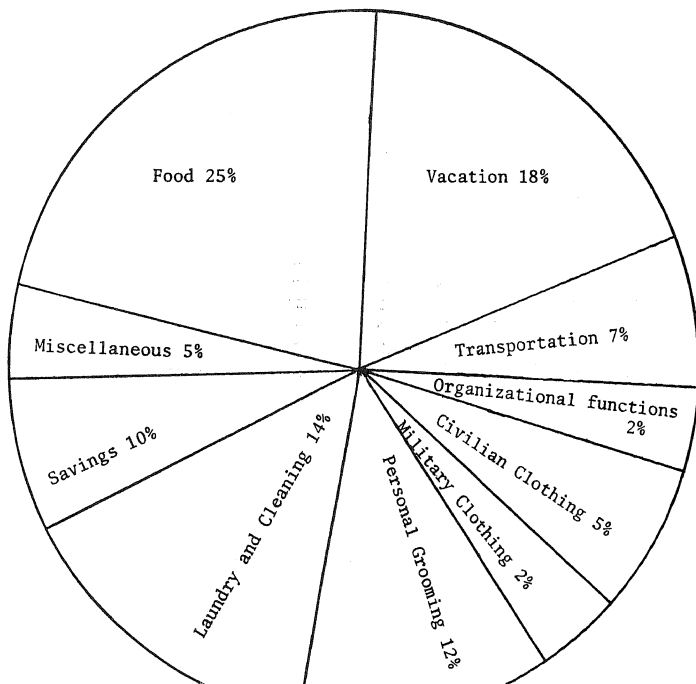
At this point, SA Rockbottom has completed the process of deciding how much he will spend on his needs and wants during a period of six months. A listing of his needs and wants makes up the categories in his budget. The amount to set aside from each paycheck for each category can be computed by dividing 12 into the budget amount for six months. Rockbottom's budget would be as follows:

<u>Six Months Period</u>	<u>Each Paycheck</u>	<u>Budget Category</u>
\$ 260.00	\$ 21.67	Personal Grooming
30.00	2.50	Military Clothing
312.00	26.00	Laundry and Cleaning
10.00	.83	Organizational Functions
216.00	18.00	Savings
650.00	54.17	Food
100.00	8.33	Civilian Clothing
400.00	33.33	Vacation
104.00	8.67	Transportation
<u>+ 101.52</u>	<u>+ 8.41</u>	Miscellaneous
\$2,183.52	\$181.96	Total Expected Expenses

By careful preparation, you can plan to use your money wisely. You avoid getting into debt beyond your ability to pay your obligations. You should review your budget from time to time to see if it still meets your needs and goals. You must remember that your budget is yours. Rockbottom budget will not work for you nor will your friend's budget work for you. Your budget is highly personal to you, your needs, and your wants.



# BUDGET WHEEL



## OBJECTIVE:

Given a sample distribution of costs, the learner will use the pages to compute amounts for specific budget categories.

## EXERCISES:

## A. Review - Multiplication

- |                                       |                                      |                                       |                                       |                                |
|---------------------------------------|--------------------------------------|---------------------------------------|---------------------------------------|--------------------------------|
| 1. \$415.20<br>x .08<br><u>      </u> | 2. \$63.13<br>x .14<br><u>      </u> | 3. \$827.00<br>x .21<br><u>      </u> | 4. \$910.00<br>x .06<br><u>      </u> | 5. \$127<br>x<br><u>      </u> |
|---------------------------------------|--------------------------------------|---------------------------------------|---------------------------------------|--------------------------------|

## B. Application

Use the budget wheel on the previous page for these calculations. der earnings used in the exercises to be take home pay. Compute your to two decimal places.

1. Your monthly income (take home pay) is \$390.08. How much should you set aside for transportation?

Answer\_

2. Your income is \$405.29 per month. How much will you budget for food?

Answer\_

3. How much money is budgeted each month for miscellaneous expenses if your take home pay is \$350.06 per month?

Answer\_

4. How much money must you set aside for savings if your pay is \$467.00 per month?

Answer\_

5. If you have an income of \$419.40 per month, how much will you spend on laundry and cleaning?

Answer\_

6. A sailor spends 2 percent of his \$390.08 monthly income on military supplies.

7. Seaman Gonzales is setting aside money for a vacation. How much of his monthly pay of \$427.52 is budgeted for this purpose?

Answer\_\_\_\_\_

8. What amount of money from a monthly income of \$532.80 is represented by the category "Personal Grooming"?

Answer\_\_\_\_\_

## OBJECTIVE:

Given a sample distribution of costs, the learner will use the percentages to calculate amounts for specific budget categories over an extended period of time.

## EXERCISES:

## A. Review - Multiplication

$$\begin{array}{r} 1. \quad 214.25 \\ \times \quad 14 \\ \hline \end{array} \quad \begin{array}{r} 2. \quad 875 \\ \times \quad 17 \\ \hline \end{array} \quad \begin{array}{r} 3. \quad 295 \\ \times \quad 22 \\ \hline \end{array} \quad \begin{array}{r} 4. \quad \$5.25 \\ \times \quad 6 \\ \hline \end{array} \quad \begin{array}{r} 5. \quad \$34.50 \\ \times \quad 4 \\ \hline \end{array}$$

## B. Application

Use the budget wheel presented previously for these calculations. Consider earnings used in the exercises to be take home pay. Compute your answers to two decimal places.

1. Food expenditures should not exceed \_\_\_\_\_ for three months if the sailor's take home pay is \$405.29 per month.

Answer \_\_\_\_\_

2. A sailor earns \$444.83 per month. How much should be set aside for savings during a one year period?

Answer \_\_\_\_\_

3. An enlisted man earns \$427.52 per month. How much money will he spend on civilian clothing during a six months period?

Answer \_\_\_\_\_

4. Over a two year enlistment, a sailor earns \$350.06 for the first three months and \$390.08 for the remainder of his enlistment. How much will he spend on personal grooming during the period of two years?

Answer \_\_\_\_\_

5. How much money would be spent on laundry and cleaning over a 1.5 year period if a sailor earns \$477.12 per month?

Writing Checks

There was a time several years ago when almost everyone carried cash with them. Workers were paid in cash and purchases were made in cash or on credit, which was paid by cash at the end of the month. Today, however, most of us put our money in a bank and write checks for most of our purchases.

Checks have several advantages over cash. For example, if a check is stolen, it cannot be cashed easily because the bank has a copy of your signature on file and can compare this sample with the signature on the check to determine whether or not the check has been forged. Checks also give you a written record of how you spend your money and they are useful in setting up a budget. A well-kept checkbook can tell you exactly how much money you have to spend each month.

Anyone can open a checking account by depositing money in a bank. Checks can then be drawn against the amount of money you have in the bank, your bank balance. Most businesses will take checks in payment for goods or services if you have proper identification, such as a driver's license, credit card, or identification card.

Checks are useful in paying bills by mail. They give you a record of which bills you have paid for income tax purposes as well. Also, it is never a good idea to send cash by mail.

Checks are convenient and recognized ways to pay for the goods and services you buy, but it is important to remember several things about check writing.

1. When you open a checking account, you will sign a card, called a signature card, using the same name you will use when you sign checks. Remember to always sign each check the same way or the bank may not accept the signature as yours.

2. Most banks, especially in larger cities, require the use of personal checks. These checks are pre-printed with your name and address for the purpose of identification. You purchase these checks when you open your account.

3. You should never knowingly write a check if you do not have enough money in the bank to cover it. People who give bad checks quickly develop a bad credit rating.

Balance _____	Order Of _____	(amount) _____
Deduction _____	(amount) _____ Dollars	
Balance _____		
This Check To _____	FIRST BANK MIAMI, FLORIDA	
Date _____		
Check# _____	For _____	(signature) _____

### Explanation of Terms

Balance Forward: Balance brought forward or the amount of money in your account after writing the last check

Deposit: The amount of money you put in your account by making a deposit. The amount of the deposit is a plus (+) number that you add to the "Balance Forward."

Balance: The amount of money you have in your account after making a deposit or writing a check

Deduction: The amount of money you take out of your account by writing a check. The amount of the deduction is a minus (-) number that you subtract from the "Balance" on the line above it.

This Check To: The name of the person or company to whom the check is written

Date: The date on which you wrote the check

Check #: A number printed on the check by the bank. You can use the number to put the checks in order when you receive your monthly statement to see if any checks are outstanding (have not been drawn against your account).

Pay To The Order Of: The name of the person or company to whom the check is written

For: The purpose for which the check is written (example, groceries)

(amount): The amount for which the check is written

The check below has been completed using the following information:

Sam Smith has \$50.00 in his account at the bank. On July 9, 1978, he goes to Harris Grocery and writes a check for \$15.25 to pay for some groceries. His check number is 114.

Balance Forward	# <u>50.00</u>	Check #	<u>114</u>
Deposit	<u>—</u>	Date	<u>July 9</u> 19 <u>78</u>
Balance	<u>50.00</u>	Pay to the Order of	<u>Harris Grocery</u> \$ <u>15.25</u>
Deduction	<u>15.25</u>	<u>Fifteen and 25/100</u> ————— Dollars	
Balance	# <u>34.75</u>	FIRST BANK MIAMI, FLORIDA	
This Check To	<u>Harris Grocery</u>	For	<u>Groceries</u>
Date	<u>7/9/78</u>		<u>Sam Smith</u>
Check#	<u>114</u>		

## Lesson 1

### OBJECTIVE:

Given amounts of deposits and expenditures by check, the learner will prepare checkbook records of banking transactions.

### EXERCISES:

#### A. Review - Addition

- |                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 1. \$89.73     | 2. \$27.90    | 3. \$421.33    | 4. \$572.45    | 5. \$ 62.30    |
| <u>+310.57</u> | <u>+51.80</u> | <u>+430.50</u> | <u>+ 27.55</u> | <u>+390.30</u> |

#### B. Review - Subtraction

- |                |                |               |                |               |
|----------------|----------------|---------------|----------------|---------------|
| 1. \$463.75    | 2. \$347.86    | 3. \$217.28   | 4. \$173.65    | 5. \$87.43    |
| <u>- 28.00</u> | <u>- 22.63</u> | <u>- 6.39</u> | <u>- 15.80</u> | <u>- 9.23</u> |



Tom Jones has an account in the First Bank of Miami, Florida. As of October 1, 1978, he had a balance in his account of \$42.10. Using the information below, write checks for Tom's purchases and keep the check stubs up to date with the proper information and the current bank balance. Do not forget to record the deposits that were made.

Balance Forward as of October 1, 1978: \$42.10

For the month of October, 1978:

Date		<u>Expenditures - Checks Written</u>	Amount
10-2-78	(check No. 201)	Sam's Drugs	\$14.67
10-5-78	(check No. 202)	Hart's Grocery	8.62
10-10-78	(check No. 203)	MasterCharge	10.00
10-18-78	(check No. 204)	Smith's Auto	5.25
10-24-78	(check No. 205)	Greengate Cafe	11.13
		<u>Deposits</u>	
10-2-78		Paycheck	\$419.40

For the month of November, 1978:

Date		<u>Expenditures - Checks Written</u>	Amount
11-4-78	(check No. 206)	Hart's Grocery	\$23.40
11-10-78	(check No. 207)	MasterCharge	10.00
11-11-78	(check No. 208)	Cash	20.00
11-15-78	(check No. 209)	Bill's Record Shop	13.11
11-21-78	(check No. 210)	Whit's Department Store	56.31
11-29-78	(check No. 211)	Cash	10.00
11-30-78	(check No. 212)	Acme Body Shop	203.00
		<u>Deposits</u>	
11-4-78		Paycheck	\$419.40
11-29-78		Book Club Refund	32.00

Deposit _____	Pay to the _____
Balance _____	Order of _____ \$ _____
Deduction _____	_____ Dollars
Balance _____	
This Check To _____	FIRST BANK MIAMI, FLORIDA
Date _____	
Check# <u>201</u>	For _____

Balance _____	Check # <u>202</u>
Forward _____	
Deposit _____	Date <u>19</u>
Balance _____	Pay to the _____
Deduction _____	Order of _____ \$ _____
Balance _____	_____ Dollars
This Check To _____	
Date _____	FIRST BANK MIAMI, FLORIDA
Check# <u>202</u>	For _____

Balance _____	Check # <u>203</u>
Forward _____	
Deposit _____	Date <u>19</u>
Balance _____	Pay to the _____
Deduction _____	Order of _____ \$ _____
Balance _____	_____ Dollars
This Check To _____	
Date _____	FIRST BANK MIAMI, FLORIDA
Check# <u>203</u>	For _____

Deposit	Pay to the
Balance	Order of \$
Deduction	Dollars
Balance	
This Check To	FIRST BANK MIAMI, FLORIDA
Date	
Check# 204	For

Balance	Check # 205
Forward	Date 19
Deposit	Pay to the
Balance	Order of \$
Deduction	Dollars
Balance	
This Check To	FIRST BANK MIAMI, FLORIDA
Date	
Check# 205	For

Balance	Check # 206
Forward	Date 19
Deposit	Pay to the
Balance	Order of \$
Deduction	Dollars
Balance	
This Check To	FIRST BANK MIAMI, FLORIDA
Date	
Check# 206	For

Deposit	Pay to the
Balance	Order of
Deduction	
Balance	
This Check To	FIRST BANK MIAMI, FLORIDA
Date	
Check# 207	For

Balance	Check # 208
Forward	
Deposit	Date 19
Balance	Pay to the
Deduction	Order of
Balance	
This Check To	FIRST BANK MIAMI, FLORIDA
Date	
Check# 208	For

Balance	Check # 209
Forward	
Deposit	Date 19
Balance	Pay to the
Deduction	Order of
Balance	
This Check To	FIRST BANK MIAMI, FLORIDA
Date	
Check# 209	For

Balance Forward		Check #	210
Deposit		Date	19
Balance		Pay to the Order of	\$
Deduction			Dollars
Balance This Check To		FIRST BANK MIAMI, FLORIDA	
Date		For	
Check#	210		

Balance Forward		Check #	211
Deposit		Date	19
Balance		Pay to the Order of	\$
Deduction			Dollars
Balance This Check To		FIRST BANK MIAMI, FLORIDA	
Date		For	
Check#	211		

Balance Forward		Check #	212
Deposit		Date	19
Balance		Pay to the Order of	\$
Deduction			Dollars
Balance			

## Making a Bank Deposit

Just as you write a check when you take money out of the bank, you fill out a deposit slip when you put money into the bank. Your checkbook contains deposit slips which you should complete and include when you make each bank deposit. The bank will check the amount you are going to deposit and give you a receipt for that amount.

A deposit must be entered in your checkbook on the check stub so that it can be added to your bank balance to keep it current. Remember to check the amount of your deposit against the amount the bank has credited to your account. It is also a good idea to keep your deposit slips each month until you receive your bank statement in case a deposit was not credited to your account in the proper way.

Deposit slips contain separate spaces for currency (money in bill form, such as one or five dollar bills), coins, and checks. Make sure you write the proper amount in the space allowed for it on the deposit slip. Most people only deposit one or two items on a single deposit slip, but it contains several spaces for checks if necessary.

You can also obtain cash at the same time you make your deposit without having to write a check. Deduct the amount of cash you want from the deposit, enter the total deposit minus that amount, and sign the deposit slip to receive your cash.

Example: Sam Smith deposited a ten dollar bill, five dollars in quarters, and two checks in his account on May 1, 1978. One of the checks was for \$15.00 from his father James and the other was a book club refund in the amount of \$35.00. Sam wanted to receive twenty-five dollars when he made the deposit.

DEPOSIT RECORD	
Date <u>May 1</u> 19 <u>78</u>	Currency <u>10 00</u>
	Coin <u>5 00</u>
	C <u>James Smith</u> <u>15 00</u>
	H <u>Book Club</u> <u>35 00</u>
	E _____
	C _____
	K _____
	S _____
FIRST BANK	total from other side _____
MIAMI, FLORIDA	TOTAL <u>65 00</u>
<u>Sam Smith</u>	less cash received <u>25 00</u>
Sign if you are receiving cash	TOTAL DEPOSIT <u>40 00</u>

Given the amounts of items to be deposited and cash received, the learner will prepare bank deposit forms.

## EXERCISES:

### A. Review - Addition

1. \$243.50	2. \$427.35	3. \$625.00	4. \$376.00	5. \$236.00
3.15	6.00	72.90	123.80	561.50
<u>+ 7.30</u>	<u>+ 29.75</u>	<u>+ 33.60</u>	<u>+ 62.50</u>	<u>+405.85</u>

### B. Application

1. On August 2, 1978, James Taylor made a deposit in the First Bank of Miami, Florida. He deposited two ten dollar bills, \$20.00 in dimes, and checks in the following amounts:

U.S. Navy paycheck	\$419.20
Al's Office Supply	23.00
Income tax refund	300.00
Paul Taylor	5.25

James wanted to receive \$50.00 in cash when he made his deposit. Using the deposit slip below, complete the information and enter it in the proper spaces.

DEPOSIT RECORD	
Date _____ 19____	Currency _____
	Coin _____
	C _____
	H _____
	E _____
	C _____
	K _____
	S _____
	total from other side _____
	TOTAL _____
Sign if you are receiving cash _____	less cash received _____
	TOTAL DEPOSIT _____
Itemize additional checks on reverse side	

FIRST BANK  
MIAMI, FLORIDA

U.S. Navy paycheck	\$378.25	Bill's Garage	\$15.00
Joe Jackson	31.00	Jim Brown	6.50
Fourth Savings & Loan	8.90	Big Motor Co.	400.00
HAL Corp.	12.88	Al's Gifts	3.63

Carl wanted to receive \$100.00 in cash when he made his deposit. Using the deposit slip below, complete the information and enter it in the proper spaces.

DEPOSIT RECORD	
Date _____ 19 _____	Currency _____
	Coin _____
	C _____
	H _____
	E _____
	C _____
	K _____
	S _____
	total from other side _____
	TOTAL _____
_____ Sign if you are receiving cash	less cash received _____
	TOTAL DEPOSIT _____
Itemize additional checks on reverse side	

CHECKS (Enter Each Check Separately)	
DOLLARS	CENTS
(enter on other side)	
\$ _____	



# INTEREST

## Introduction

When making large purchases many people do not have the cash on hand to pay for their purchases. Therefore, they borrow money. It is not difficult to borrow money when purchasing an automobile, a boat, or a home. The key is the ability to pay the installment payments. Lending institutions such as banks and loan companies are in the business of loaning money to individuals. However, they charge interest on the loans.

Interest is defined as money paid for the use of someone else's money. For example, a person may wish to borrow \$1,000.00 and the lending agency will charge him \$1,200.00 before the installments are completed. The difference between the \$1,000 and the \$1,200 represents the amount of interest to be paid. Interest comes in various forms: simple interest, add-on interest, bank discount interest, and decreasing monthly interest. The exercises in the lessons that follow will help you understand each of these forms of interest.

## Lesson 1

### Simple Interest

#### OBJECTIVE:

Given the principal, rate, and time, the learner will calculate the interest and total amount for simple interest loans or savings accounts.

#### PROCEDURE:

As the name implies, simple interest is the easiest type of interest to compute. It is interest paid in one payment when the original amount of the loan is repaid. It is also the amount of money added to a savings account after the money has been on deposit for a period of time.

Simple interest (I) is computed for a loan or savings account by multiplying three numbers that show the following:

Principal (P) - amount of money borrowed or deposited

Rate (R) - annual percentage of interest charged or paid

Time (T) - length of time of the loan or deposit

The procedure for computing simple interest can be expressed as a mathematical formula using letters as symbols for the terms. The formula is as follows:

$$I = P \times R \times T$$

In words, Interest equals Principal times Rate times Time.

In computing simple interest, the rate is always expressed as a decimal number (11% = .11) and the time is always expressed in years (2 years or 24 months = 2).

#### Example

You deposit \$200 at an 11% annual rate of simple interest for two years. How much interest will you receive? How much will you have in principal and interest at the end of two years?

Remember that the formula to compute the interest is:

$$I = P \times R \times T$$

In the example,

Multiply:  $\$200 \times .11 = \$22$  (interest for 1 year)

Multiply:  $\$22 \times 2 = \$44$  (interest for 2 years)

$I = \$44$  (total interest received)

Total Amount = Pincipal + Interest

Total Amount =  $\$200 + \$44 = \$244$

You would have \$244 after a period of two years if you deposited \$200 at an 11% annual interest rate.

# EXERCISES:

## A. Review - Multiplication

1. 
$$\begin{array}{r} \$600.00 \\ \times .17 \\ \hline \end{array}$$
2.  $\$300 \times .09 \times 2 = \underline{\hspace{2cm}}$
3. 
$$\begin{array}{r} \$107.45 \\ \times 3 \\ \hline \end{array}$$
4.  $\$100 \times .08 \times 7 = \underline{\hspace{2cm}}$
5. 
$$\begin{array}{r} \$105.42 \\ \times 6 \\ \hline \end{array}$$

## B. Application

Find the interest and total amount for the exercises below.

- |  | <u>Interest</u> | <u>Total<br/>Amount</u> |
|--|-----------------|-------------------------|
| 1. Principal = \$350<br>Rate = 15%<br>Time = 2 years     | <hr/>           | <hr/>                   |
| 2. Principal = \$400<br>Rate = 11.5%<br>Time = 36 months | <hr/>           | <hr/>                   |
| 3. Principal = \$3,000<br>Rate = 12.25%                  |                 |                         |

interest for 24 months. Compute the interest and total amount in the account at the end of the time period.

Interest\_\_\_\_\_

Total  
Amount\_\_\_\_\_

5. Yeoman Miller borrows \$1,000 at 9% annual rate of interest for 2.5 years. Compute the interest and total amount due.

Interest\_\_\_\_\_

Total  
Amount\_\_\_\_\_

## Lesson 2

### Add-On Interest

#### OBJECTIVE:

Given the principal, rate, and time, the learner will calculate the interest, total amount due, and monthly payments for add-on interest loans.

#### PROCEDURE:

Add-on interest is computed on the principal, and the amount of interest is added to the principal to compute the total due. This is the same procedure as you use for simple interest. The only difference is that a loan with add-on interest is repaid in monthly installments during the stated time period.

#### Example

You borrow \$1,200 at an annual interest rate of 9% for two years. In order to compute your monthly payments, you will need to compute the interest on the loan and add it to the principal to obtain the total amount due. The steps are the following:

Step 1. Compute the interest using the simple interest formula:

$$\underline{\text{Interest}} = \underline{\text{Principal}} \times \underline{\text{Rate}} \times \underline{\text{Time}}$$

$$I = P \times R \times T$$

In the example,

$$P = \$1,200$$

$$R = .09$$

$$T = 2$$

$$I = \$1,200 \times .09 \times 2 = \$216$$

Step 2. Compute the total amount due:

$$\text{Total Amount} = \underline{\text{Principal}} + \underline{\text{Interest}}$$

$$\text{Total Amount} = \$1,200 + \$216 = \$1,416$$

Step 4: Monthly Payment =  $\frac{\$1,416}{24} = \$59.00$

# EXERCISES:

## A. Review - Multiplication and Division

1. 
$$\begin{array}{r} 250 \\ \times .10 \\ \hline \end{array}$$

2. 
$$\begin{array}{r} 400 \\ \times .15 \\ \hline \end{array}$$

3. 
$$\begin{array}{r} 360 \\ \times 1.5 \\ \hline \end{array}$$

4. 
$$6 \overline{)321}$$

5. 
$$36 \overline{)1251}$$

6. 
$$12 \overline{)84}$$

## B. Application

Find the interest, total amount due, and monthly payment for the following exercises:

- |   | Interest | Total Amount | Monthly Payment |
|---|----------|--------------|-----------------|
| 1. P = \$1,000<br>R = 8%<br>T = 4 years   | 1. _____ | _____        | _____           |
| 2. P = \$3,000<br>R = 12%<br>T = 36 months  | 2. _____ | _____        | _____           |
| 3. P = \$1,250<br>R = 10%<br>T = 18 months  | 3. _____ | _____        | _____           |
| 4. Petty Officer Lopez borrows \$900 for one and one-half years at 10% add-on interest. How much will his monthly payment be? |          |              |                 |

Monthly Payment \_\_\_\_\_

5. Seaman Apprentice Williams makes a loan of \$600 at an add-on interest rate of 11% for two years. How much will the monthly payments be?

## Lesson 7 Bank Discount Interest

### OBJECTIVE:

Given the net proceeds, rate, and time, the learner will calculate the principal, interest, and monthly payments for bank discount interest loans.

### PROCEDURE:

Bank discount interest is computed differently than the two types of interest already discussed. In calculating bank discount interest, the lender subtracts the interest due from the amount you borrow before you receive the money. The amount of money you receive is the net proceeds (N). The net proceeds plus the interest equals the principal or the total amount of the loan. For this type of loan, the interest is considered to be part of the loan principal.

The procedure for computing the principal of bank discount interest loans can be stated as a mathematical formula:

$$\text{Principal} = \frac{\text{Net Proceeds}}{1 - (\text{Rate} \times \text{Time})} \text{ or } P = \frac{N}{1 - (R \times T)}$$

Rate is expressed as a decimal and time is expressed in years.

(In the formula, the number 1 is a constant or fixed value.)

### Example

You receive net proceeds of \$180 from a bank discount interest loan with an interest rate of 10% over a period of 1 year. How much is the principal of the loan?

Remember that the formula to compute principal for bank discount interest loans is:

$$\text{Principal} = \frac{\text{Net Proceeds}}{1 - (\text{Rate} \times \text{Time})}$$

In the example,

$$\text{Net Proceeds} = \$180$$

$$\text{Rate} = .10$$

a bank discount interest loan of about \$222.22 since the amount of money you receive is less than the loan amount.)

The interest for a bank discount interest loan is found by subtracting the net proceeds from the principal. The formula used is as follows:

$$\underline{\text{Interest}} = \underline{\text{Principal}} - \underline{\text{Net Proceeds}}$$

$$I = P - N$$

Using the example above, you could find the interest in the following way:

$$I = \$200.0 - \$180.00 = \$20.00$$

The monthly payment for a bank discount loan equals the principal divided by the time expressed in months. The formula for the calculation is the following:

$$\text{Monthly Payment} = \frac{\text{Principal}}{\text{Time (in months)}}$$

For the example above, the monthly payment is found by the following calculation:

$$\text{Monthly Payment} = \frac{\$200}{12} = \$16.6,$$

(Since 12 payments of \$16.67 each equal \$200.04, the last monthly payment would be \$16.63 on 4 cents less than the first 11 payments.)

Special Note:

In the example used above, the stated interest rate is 10%. The calculations show that you would receive net proceeds of \$180 and pay \$20 in interest for one year. Now, think of the 1c as a simple interest loan. In this situation, the principal would be \$180 and the amount of interest would be \$20. The interest rate can be found by the following formula:

$$\text{Rate} = \frac{\text{Interest}}{\text{Principal} \times \text{Time (years)}} \text{ or } R = \frac{I}{P \times T}$$

Using the simple interest formula shows the following results:

$$R = \frac{\$20}{\$180 \times 1} = \frac{\$20}{\$180} = .11 = 11\%$$

As you can see, the way that interest is charged can change the rate.



# EXERCISES:

## A. Review - Division and Multiplication

1.  $\frac{\$104.28}{12} = \underline{\hspace{2cm}}$
2.  $(.16 \times 2) = \underline{\hspace{2cm}}$
3.  $\frac{\$1,600}{.80} = \underline{\hspace{2cm}}$
4.  $8/\$117.36 = \underline{\hspace{2cm}}$
5.  $\frac{\$103.20}{10} = \underline{\hspace{2cm}}$
6.  $\begin{array}{r} .09 \\ \times 3 \\ \hline \end{array}$

## B. Application

Find the principal, interest, and monthly payment for the exercises below. (Calculate your answers to two decimal places.)

- |   | Principal            | Interest          | Monthly Payment                   |
|---|----------------------|-------------------|-----------------------------------|
| 1. Net Proceeds = \$1,640<br>Rate = 12%<br>Time = 1.5 years   | 1. <u>          </u> | <u>          </u> | <u>          </u>                 |
| 2. Net Proceeds = \$6,480<br>Rate = 14%<br>Time = 2 years   | 2. <u>          </u> | <u>          </u> | <u>          </u>                 |
| 3. Net Proceeds = \$3,400<br>Rate = 8%<br>Time = 36 months  | 3. <u>          </u> | <u>          </u> | <u>          </u>                 |
| 4. Chief Petty Officer Solas received \$7,500 net proceeds from a bank discount interest loan for 2.5 years at a 10% interest rate. How much was the monthly payment? |                      |                   |                                   |
|   |                      |                   | Monthly Payment <u>          </u> |
| 5. Yeoman Smith made a bank discount interest loan that provided \$1,800 in net proceeds based on 12.5% interest for two years. How much was the monthly payment?     |                      |                   |                                   |
|   |                      |                   | Monthly Payment <u>          </u> |

## Monthly Interest

### OBJECTIVE:

Given the principal, monthly interest rate, and time, the learner will calculate the total interest, total amount, and monthly payment for monthly interest loans.

### PROCEDURE:

Monthly interest loans are familiar to most people who have ever made loans for long-term purchases of such things as cars. Interest on these loans is calculated on the declining balance due the lender after each monthly payment. The same procedure is used on balances due with charge card accounts.

The interest for each month can be calculated using the simple interest formula:

$$\underline{\text{Interest}} = \underline{\text{Principal}} \times \underline{\text{Rate}} \times \underline{\text{Time}}$$

$$I = P \times R \times T$$

Note: R = rate per month expressed as a decimal and T = 1 month

### Example

You borrow \$200 at an interest rate of 1% per month. If you pay \$20 on the loan at the end of the first month, how much is paid in interest and how much is paid on the principal?

$$I = P \times R \times T$$

$$I = \$200 \times .01 \times 1$$

$$I = \$2$$

The interest payment is \$2 with the remainder of the payment or \$18 being applied to the principal. The interest for the second month would be calculated for the unpaid balance of the principal or \$182.

A very important thing before making a monthly interest loan is to find out how much total interest you will pay on the loan. You should try to find the lowest monthly interest rate possible because it determines the amount of interest you will pay. For example, a loan with a 2% monthly interest rate

The total interest can be calculated using the following mathematical formula:

$$\text{Total Interest} = \frac{\text{Principal} \times \text{Rate (per month)} \times (\text{Months} + 1)}{2}$$

Numbers 1 and 2 in the formula are constants or fixed values.

Example

You make a loan of \$200 at a monthly rate of 1% interest for a period of 12 months. How much will the total interest on the loan be?

$$\text{Total Interest} = \frac{\$200 \times .01 \times (12 + 1)}{2}$$

$$\text{Total Interest} = \frac{\$200 \times .01 \times 13}{2} = \frac{\$200 \times .13}{2} = \frac{\$26}{2}$$

$$\text{Total Interest} = \$13$$

The total amount to be paid is the principal plus the interest. In the example, the principal is \$200 and the interest is \$13.

$$\text{Total Amount} = \$200 + \$13 = \$213$$

The monthly payment is the total amount divided by the numbers of months the loan will be repaid. The total amount to be paid is \$213 over a period of 12 months.

$$\text{Monthly Payment} = \frac{\$213}{12} = \$17.75$$

EXERCISES:

Review - Multiplication and Division

$$\$250 \times .01 \times 25 = \underline{\hspace{2cm}}$$

$$2. \quad \$125 \times .02 \times 13 = \underline{\hspace{2cm}}$$

$$\frac{.01 \times 19}{2} = \underline{\hspace{2cm}}$$

$$4. \quad \frac{.02 \times 37}{2} = \underline{\hspace{2cm}}$$

$$\$600 \times .015 \times 13 = \underline{\hspace{2cm}}$$

Find the total interest, total amount, and monthly payment in these exercises:

	Total Interest	Total Amount	Monthly Payment
1. $P = \$450$ $R = 2\%$ per month $T = 12$ months	1. _____	_____	_____
2. $P = \$3,000$ $R = 1\%$ per month $T = 24$ months	2. _____	_____	_____
3. $P = \$5,000$ $R = 1.5\%$ $T = 1.5$ years	3. _____	_____	_____
4. Master Chief Hogan borrows \$6,500 at a monthly interest rate of 1.75% over a period of 2 years. How much is the monthly payment?			Monthly Payment _____
5. Petty Officer Gomez makes a loan of \$800 for one year at a monthly interest rate of 1.25%. How much is the monthly payment of the loan?			Monthly Payment _____

## ANSWERS TO EXERCISES



## BASIC NUMERICAL SKILLS

### ADDITION

#### Lesson 1:

(1) 9, (2) 7, (3) 7, (4) 4, (5) 9, (6) 9, (7) 11, (8) 10, (9) 6, (10) 8,  
(11) 12, (12) 10, (13) 4, (14) 8, (15) 6, (16) 8, (17) 9, (18) 11, (19) 11,  
(20) 14, (21) 15, (22) 11, (23) 16, (24) 12, (25) 13, (26) 13, (27) 14,  
(28) 8, (29) 2, (30) 5

#### Lesson 2:

A. (1) 69, (2) 140, (3) 137, (4) 150, (5) 130, (6) 25, (7) 88, (8) 139,  
(9) 55, (10) 98, (11) 66, (12) 137, (13) 123, (14) 109, (15) 80

B. (1) 579, (2) 678, (3) 1530, (4) 201, (5) 1627, (6) 966, (7) 666, (8) 1099  
(9) 622, (10) 755, (11) 1267, (12) 1251, (13) 829, (14) 1210, (15) 920

#### Lesson 3:

(1) \$300.68, (2) \$2.82, (3) \$1118.46, (4) \$20,178.74, (5) \$266.19,  
(6) \$800.92, (7) \$7,084.45, (8) \$121.86, (9) \$109.17, (10) \$2,174.01,  
(11) \$8,663.94, (12) \$567.12, (13) \$605.36, (14) \$20,178.74, (15) \$6.32,  
(16) \$69.64, (17) \$16.32, (18) \$1.22, (19) \$14.72, (20) \$8.71

### SUBTRACTION

#### Lesson 1:

(1) 3, (2) 0, (3) 2, (4) 1, (5) 3, (6) 4, (7) 8, (8) 2, (9) 2, (10) 1, (11) 1  
(12) 5, (13) 5, (14) 1, (15) 2, (16) 3, (17) 1, (18) 5, (19) 3, (20) 1

#### Lesson 2:

A. (1) 45, (2) 64, (3) 30, (4) 43, (5) 3, (6) 22, (7) 19, (8) 33, (9) 79,  
(10) 13, (11) 16, (12) 38, (13) 8, (14) 5, (15) 75, (16) 2, (17) 18,  
(18) 32, (19) 40, (20) 45

B. (1) 254, (2) 596, (3) 472, (4) 153, (5) 281, (6) 436, (7) 750,  
(8) 700, (9) 80, (10) 695, (11) 851, (12) 192, (13) 311, (14) 381, (15) 523,  
(16) 635, (17) 629, (18) 850, (19) 120, (20) 936

#### Lesson 3:

(1) 216.19, (2) 1, 146.99, (3) 362.08, (4) 565.23, (5) 3.59, (6) 671.81,  
(7) 15.86, (8) 5.76, (9) 0.33, (10) 31.42, (11) 0.0057, (12) 38.2886,  
(13) 0.15756, (14) 13,288.78, (15) 0.38, (16) 0.48 (17) 96.9787, (18) 1.94,  
(19) 8.12, (20) 2.1598

## MULTIPLICATION

### Lesson 1:

(1) 9, (2) 63, (3) 21, (4) 7, (5) 48, (6) 1, (7) 32, (8) 16, (9) 49, (10) 11, (11) 25, (12) 6, (13) 18, (14) 20, (15) 16, (16) 36, (17) 42, (18) 4, (19) 24, (20) 15

### Lesson 2:

(1) 24, (2) 95, (3) 64, (4) 136, (5) 10, (6) 77, (7) 108, (8) 75, (9) 39, (10) 105, (11) 231, (12) 168, (13) 264, (14) 112, (15) 480, (16) 312, (17) 205, (18) 468, (19) 567, (20) 210

### Lesson 3:

(1) 4,313, (2) 792, (3) 2,436, (4) 5,511, (5) 24,339, (6) 1,992, (7) 6,000, (8) 1,650, (9) 52,032, (10) 1,845, (11) 16,371, (12) 8,372, (13) 8,900, (14) 12,609, (15) 924, (16) 23,304, (17) 59,630, (18) 8,547, (19) 12,628, (20) 9,636

### Lesson 4:

(1) 30, (2) 49, (3) 2,214, (4) 81, (5) 42, (6) 189, (7) 216, (8) 294, (9) 144, (10) 4,370, (11) 2,952, (12) 41,882, (13) 1,573, (14) 3,632, (15) 40,095, (16) 9,040, (17) 676, (18) 1,764, (19) 1,078, (20) 4,743

## DIVISION

### Lesson 1:

(1) 4, (2) 0, (3) 1, (4) 2, (5) 1, (6) 3, (7) 3, (8) 1, (9) 0, (10) 2, (11) 1, (12) 0, (13) 2, (14) 2, (15) 1, (16) 1, (17) 8, (18) 0, (19) 4, (20) 1

### Lesson 2:

(1) 9, (2) 13, (3) 7, (4) 4, (5) 10, (6) 32, (7) 19, (8) 12, (9) 3, (10) 11, (11) 12, (12) 19, (13) 34, (14) 9, (15) 7, (16) 14, (17) 23, (18) 21, (19) 29, (20) 9

### Lesson 3:

(1) 153, (2) 97, (3) 371, (4) 165, (5) 174, (6) 132, (7) 82, (8) 273, (9) 64, (10) 114, (11) 21, (12) 61, (13) 325, (14) 174, (15) 332, (16) 9, (17) 89, (18) 123, (19) 71, (20) 45

### Lesson 4: (Note: R is "remainder")

(1) 14, (2) 40.55 or 40 R = 12, (3) 20.32 or 20 R = 12, (4) 13, (5) 8,



## LITARY TIME

Lesson 1:  
(1) 0915, (2) 1945, (3) 6:00 p.m., (4) 5:15 p.m., (5) 0605, (6) 8:00 a.m.,  
(7) 1624, (8) 0302, (9) 2125, (10) 11:50 p.m., (11) 2300, (12) 1015,  
(13) 9:02 a.m., (14) 1305, (15) 10:14 p.m.

Lesson 2:  
(1) 041800Z, (2) 0800Z, (3) 1600Z, (4) 101230Z, (5) 1830Z, (6) 0415Z,  
(7) 152400Z, (8) 0430Z, (9) 161300Z, (10) 040915Z

Lesson 3:  
(1) 27, (2) 15.0, (3) 4, (4) 6  
(1) 1745 hours, (2) 1315 hours, (3) 1135 hours, (4) 0645 hours  
(1) 4 hours, (2) 8 manhours, (3) 1145 hours, (4) 31.5 manhours,  
(5) 1324 hours, (6) 2.25 hours

## NDING DIRECTIONS

Lesson 1:  
(1) 035°, (2) 290°, (3) 210°, (4) 335°, (5) 135°

Lesson 2:  
(1) 49, (2) 131, (3) 265, (4) 355, (5) 184  
(1) 47, (2) 336, (3) 264, (4) 119, (5) 218  
(1) 167°, (2) 308°, (3) 017°, (4) 254°, (5) 346°,

Lesson 3:  
(1) 28, (2) 182, (3) 361, (4) 252, (5) 213  
(1) 113, (2) 321, (3) 265, (4) 132, (5) 78  
(1) 027, (2) 030, (3) 060, (4) 059, (5) 078, (6) 069, (7) 140, (8) 122,  
(9) 171, (10) 155, (11) 231, (12) 220, (13) 254, (14) 259, (15) 317,  
(16) 334, (17) 323, (18) 339, (19) 008, (20) 020

## TIMATING PAINT JOBS

Lesson 1:  
(1) 7, (2) 9, (3) 13, (4) 12, (5) 15, (6) 8  
(1)  $A = 1 \times w$ , (2)  $A = \frac{b \times h}{2}$ , (3) Add the results.

## Lesson 2:

1. (1) 48, (2) 243, (3) 423.0, (4) 5286.3, (5) 13.2, (6) 21.25, (7) 58.05,  
(8) 4958.8
2. (1) 74, (2) 159, (3) 375, (4) 508.5, (5) 8.8, (6) 19.8, (7) 25.9,  
(8) 33.925
3. (1) 108 sq. ft., (2) 67.5 sq. ft., (3) 307.5 sq. ft., (4) 19.25 sq. ft.,  
(5) 207.5 sq. ft., (6) 42 sq. ft., (7) 53.2 sq. ft., (8) 145.23 sq. ft.,  
(9) 72 sq. ft., (10) 1,242.5 sq. ft., (11) 24.46 sq. ft.,  
(12) 112 sq. ft., (13) 150.5 sq. ft., (14) 107.10 sq. ft.

## Lesson 3:

1. (1) 3,000, (2) 1,914, (3) 576, (4) 198.0, (5) 162.5, (6) 96.9
2. (1) 210, (2) 535.5, (3) 371, (4) 19, (5) 18.5, (6) 12.75
3. (1) a) 15.0 gal., (b) 0.4 gal., (c) 1.8 gal., (d) 1.1 gal., (e) 9.6 gal.,  
(2) 0.4 gal., (3) 11.4 gal., (4) 3.1 gal., (5) 4.7 gal.

## TACKLES AND HOOKS

## Lesson 1:

1. (1) 40, (2) 42, (3) 5, (4) 150, (5) 220, (6) 320
2. (1) 800, (2) 900, (3) 1,950
3. (1) 5:1, 3:1, 6:1, (2) 550, (3) 6:1, (4) 1,500 lbs, (5) 2:1, (6) 600 lbs,  
(7) 150 lbs, (8) 400 lbs, (9) 6:1, (10) 400 lbs

## FLOODING RATES

## Lesson 1:

1. (1) 856, (2) 1,697, (3) 109, (4) 1,307, (5) 25, (6) 1,711, (7) 267,  
(8) 1,569, (9) 612, (10) 775

## Lesson 2:

1. (1) 5,138, (2) 8,638, (3) 5,370, (4) 8,616, (5) 2,790
2. (1) 5,930, (2) 1,308, (3) 6,818, (4) 3,288, (5) 3,459, (6) 41,580

## MEASURING TEMPERATURE

## Lesson 1:

1. (1) 122, (2) 23, (3) -13, (4) 93 (5) 153, (6) 43, (7) 77, (8) -23, (9) 185,  
(10) 37

Lesson 3:

- A. (1) 110, (2) 55, (3) 213, (4) 89, (5) 169  
B. (1) 30, (2) 55, (3) 45, (4) 24.44 or 24 R=8, (5) 71.11 or 71 R=2  
C. (1) 427°C, (2) 19°C, (3) -273°C, (4) 60°C, (5) -183°C

BREAKING STRENGTH AND SAFE WORKING LOAD

Lesson 1:

- A. (1) 1,220, (2) 4,200, (3) 8,235, (4) 288, (5) 288, (6) 6.28  
B. (1) 3,600 lbs, (2) 11, 340 lbs, (3) 7,875 lbs, (4) 78,876.8 lbs,  
(5) 36,000 lbs

Lesson 2:

- A. (1) 790, (2) 660, (3) 565, (4) 135, (5) 4  
B. (1) 240 lbs, (2) 63,101.44 lbs, (3) 4,050 lbs, (4) 3,943.84 lbs, (5) yes,  
(6) 127,780.42 lbs, (7) 3 tons

NUMERICAL SKILLS IN PERSONAL FINANCES

BASIC PAY

Lesson 1:

- (1) \$448.80, (2) \$1,019.10, (3) \$140.40 (4) \$1,179.90, (5) \$3.62, (6) \$500.10,  
(7) \$548.10, (8) \$160.80, (9) \$945.60, (10) E6

Lesson 2:

- A. (1) \$558.90, (2) \$505.80, (3) \$176.40, (4) \$1,353.90, (5) \$615.60  
B. (1) \$3.60, (2) \$389.10, (3) \$1,090.80, (4) \$333.30, (5) \$719.70  
C. (1) \$703.50, (2) \$700.20, (3) \$918.30, (4) \$500.10, (5) \$844.80,  
(6) \$64.50

Lesson 3:

- A. (1) \$1,599.30, (2) \$5,301.00, (3) \$7,995.60, (4) \$1,042.20, (5) \$40.50,  
(6) \$70.98  
B. (1) \$1,346.40, (2) \$7,695.60, (3) \$228.06, (4) \$10,254.00, (5) \$1,647.89,  
(6) \$22.47

Lesson 4:

- A. (1) \$3.38, (2) \$553.80, (3) \$103.58, (4) \$1,209.30 (5) 2.04  
B. (1) \$570.20, (2) \$160.80, (3) 80.36%, (4) \$3.62, (5) \$500.10

## LEAVE AND EARNINGS STATEMENT

### Lesson 1:

(1) FICA, (2) 56, (3) BASIC PAY, (4) 79/05/25, (5) 18, (6) USED, (7) 58,  
(8) 53, (9) 18, (10) 16

### Lesson 2:

A. (1) \$428.49, (2) \$75.11, (3) \$796.00, (4) \$233.01, (5) \$612.20, (6)  
(7) 331.5, (8) \$747.06, (9) \$212.38, (10) \$41.75  
B. (1) \$36.23, (2) \$711.46, (3) \$88.95, (4) \$287.88, (5) \$37, (6) \$702.  
(7) \$92.29, (8) \$79.79, (9) \$1,030.12, (10) \$1,591.32  
C. (1) \$824.10, (2) 20 days, (3) \$294.19, (4) \$549.50, (5) 10 days, (6)  
0531, (7) \$112.90, (8) \$25.00, (9) \$37.50, (10) 15 days

### Lesson 3:

A. (1) 16, (2) 112.5, (3) 77, (4) 24.75, (5) 101.76, (6) 1,055.25, (7)  
(8) 108  
B. (1) 25, (2) 106, (3) 16.33, (4) 26, (5) 164.67, (6) 58, (7) 4.17, (8)  
C. (1) 60%, (2) 48%, (3) \$46.50, (4) \$724.68, (5) 6.25%, (6) 15%, (7) 6  
(8) 36.43%

## BUDGET PREPARATION

### Lesson 1:

A. (1) \$33.22, (2) \$8.84, (3) \$173.67, (4) \$54.60, (5) \$6.38  
B. (1) \$27.31, (2) \$101.32, (3) \$17.50, (4) \$46.74, (5) \$58.72, (6) \$27  
(7) \$76.95, (8) \$63.94

### Lesson 2:

A. (1) 2,999.50, (2) 14,875, (3) 6,490, (4) \$31.50, (5) \$138.00  
B. (1) \$303.97, (2) \$533.80, (3) \$128.26, (4) \$1,109.02, (5) \$1,202.34,  
(6) \$221.94

## BANKING

### Lesson 1:

A. (1) \$400.30, (2) \$79.70, (3) \$851.83, (4) \$600.00, (5) \$452.60  
B. (1) \$435.75, (2) \$325.23, (3) \$210.89, (4) \$157.85, (5) \$78.20

Amount \$419.40 Pay to the \_\_\_\_\_  
Order of Sam's Drugs \$14.67  
Amount \$461.50  
Amount \$14.67 Fourteen and 67/100 \_\_\_\_\_ Dollars  
Amount \$446.83  
Check To \_\_\_\_\_  
Pay to the \_\_\_\_\_  
s Drugs \_\_\_\_\_  
MIAMI, FLORIDA  
Oct. 2, 1978  
k# 201 For Medicine Tom Jones

Amount \$446.83 Check # 202  
Amount \$446.83 Date Oct. 5, 1978  
Amount \$446.83 Pay to the \_\_\_\_\_  
Order of Hart's Grocery \$8.62  
Amount \$8.62 Eight and 62/100 \_\_\_\_\_ Dollars  
Amount \$438.21  
Check To \_\_\_\_\_  
Pay to the \_\_\_\_\_  
s Grocery \_\_\_\_\_  
MIAMI, FLORIDA  
Oct. 5, 1978  
k# 202 For Groceries Tom Jones

Amount \$438.21 Check # 203  
Amount \$438.21 Date Oct. 10, 1978  
Amount \$438.21 Pay to the \_\_\_\_\_  
Order of Mastercharge \$10.00  
Amount \$10.00 Ten and 00/100 \_\_\_\_\_ Dollars  
Amount \$428.21  
Check To \_\_\_\_\_  
Pay to the \_\_\_\_\_  
ercharge \_\_\_\_\_  
MIAMI, FLORIDA  
Oct. 10, 1978  
k# 203 For Charge card Tom Jones

Deposit	Pay to the	
Balance <u>\$428.21</u>	Order of <u>Smith's Auto</u>	<u>\$ 5.25</u>
Deduction <u>\$ 5.25</u>	<u>Five and 25/100</u>	<u>Dollars</u>
Balance <u>\$422.96</u>		
This Check To	FIRST BANK	
<u>Smith's Auto</u>	MIAMI, FLORIDA	
Date <u>Oct. 18, 1978</u>		
Check# <u>204</u>	For <u>Auto Bill</u>	<u>Tom Jones</u>

Balance	Check # <u>205</u>	
Forward <u>\$422.96</u>	Date <u>Oct. 24,</u> <u>19 78</u>	
Deposit	Pay to the	
Balance <u>\$422.96</u>	Order of <u>Greengate Cafe</u>	<u>\$ 11.13</u>
Deduction <u>\$ 11.13</u>	<u>Eleven and 13/100</u>	<u>Dollars</u>
Balance <u>\$411.83</u>		
This Check To	FIRST BANK	
<u>Greengate Cafe</u>	MIAMI, FLORIDA	
Date <u>Oct. 24, 1978</u>		
Check# <u>205</u>	For <u>Food</u>	<u>Tom Jones</u>

Balance	Check # <u>206</u>	
Forward <u>\$411.83</u>	Date <u>Nov. 4,</u> <u>19 78</u>	
Deposit <u>\$419.40</u>	Pay to the	
Balance <u>\$831.23</u>	Order of <u>Hart's Grocery</u>	<u>\$ 23.40</u>
Deduction <u>\$ 23.40</u>	<u>Twenty-three and 40/100</u>	<u>Dollars</u>
Balance <u>\$807.83</u>		
This Check To	FIRST BANK	
<u>Hart's Grocery</u>	MIAMI, FLORIDA	
Date <u>Nov. 4, 1978</u>		
Check# <u>206</u>	For <u>Groceries</u>	<u>Tom Jones</u>

Balance	Check # <u>207</u>
Forward <u>\$807.83</u>	
Deposit _____	Date <u>Nov. 10,</u> <u>1978</u>
Balance <u>\$807.83</u>	Pay to the
	Order of <u>Mastercharge</u> <u>\$10.00</u>
Deduction <u>\$ 10.00</u>	<u>Ten and 00/100</u> _____ Dollars
Balance <u>\$797.83</u>	
This Check To	FIRST BANK
<u>Mastercharge</u>	MIAMI, FLORIDA
Date <u>Nov. 10, 1978</u>	
Check# <u>207</u>	For <u>Charge Bill</u> <u>Tom Jones</u>

Balance	Check # <u>208</u>
Forward <u>\$797.83</u>	
Deposit _____	Date <u>Nov. 11,</u> <u>1978</u>
Balance <u>\$797.83</u>	Pay to the
	Order of <u>Cash</u> <u>\$20.00</u>
Deduction <u>\$ 20.00</u>	<u>Twenty and 00/100</u> _____ Dollars
Balance <u>\$777.83</u>	
This Check To	FIRST BANK
<u>Cash</u>	MIAMI, FLORIDA
Date <u>Nov. 11, 1978</u>	
Check# <u>208</u>	For <u>Cash</u> <u>Tom Jones</u>

Balance	Check # <u>209</u>
Forward <u>\$777.83</u>	
Deposit _____	Date <u>Nov. 15,</u> <u>1978</u>
Balance <u>\$777.83</u>	Pay to the
	Order of <u>Bill's Record Shop</u> <u>\$13.11</u>
Deduction <u>\$ 13.11</u>	<u>Thirteen and 11/100</u> _____ Dollars
Balance <u>\$764.72</u>	

Deposit _____	Pay to the _____	Date <u>Nov. 21,</u> <u>19 78</u>
Balance <u>\$764.72</u>	Order of <u>Whit's Department Store</u>	<u>\$ 56.31</u>
Deduction <u>\$56.31</u>	<u>Fifty-six and 31/100</u>	<u>_____</u> Dollars
Balance <u>\$708.41</u>	FIRST BANK	
This Check To	MIAMI, FLORIDA	
<u>Whit's Dept. Store</u>		
Date <u>Nov. 21, 1978</u>		
Check# <u>210</u>	For <u>Clothes</u>	<u>Tom Jones</u>

Balance _____	Check # <u>211</u>	
Forward <u>\$708.41</u>	Date <u>Nov. 29,</u> <u>19 78</u>	
Deposit <u>\$ 32.00</u>	Pay to the _____	
Balance <u>\$740.41</u>	Order of <u>Cash</u>	<u>\$ 10.00</u>
Deduction <u>\$10.00</u>	<u>Ten and 00/100</u>	<u>_____</u> Dollars
Balance <u>\$730.41</u>	FIRST BANK	
This Check To	MIAMI, FLORIDA	
<u>Cash</u>		
Date <u>Nov. 29, 1978</u>		
Check# <u>211</u>	For <u>Cash</u>	<u>Tom Jones</u>

Balance _____	Check # <u>212</u>	
Forward <u>\$730.41</u>	Date <u>Nov. 30,</u> <u>19 78</u>	
Deposit _____	Pay to the _____	
Balance <u>\$730.41</u>	Order of <u>Acme Body Shop</u>	<u>\$ 203.00</u>
Deduction <u>\$203.00</u>	<u>Two hundred three and 00/100</u>	<u>_____</u> Dollars
Balance <u>\$527.41</u>	FIRST BANK	
This Check To	MIAMI, FLORIDA	
<u>Acme Body Shop</u>		
Date <u>Nov. 30, 1978</u>		



NG (continued)

n 2:

1) \$253.95, (2) \$463.10, (3) \$731. 50, (4) \$562.30, (5) \$1,203.35

1)

DEPOSIT RECORD	
Date <u>August 2,</u> 19 <u>78</u>	Currency <u>\$ 20</u> 00
	Coin <u>20</u> 00
	C <u>U.S. Navy Paycheck</u> 419 20
	H <u>Al's Office Supply</u> 23 00
	E <u>Income Tax Refund</u> 300 00
	C <u>Paul Taylor</u> 5 25
	K _____
	S _____
	total from other side _____
	TOTAL <u>\$787</u> 45
	less cash received <u>50</u> 00
	TOTAL DEPOSIT <u>\$737</u> 45
Itemize additional checks on reverse side	

(2)

DEPOSIT RECORD	
Date <u>September 30,</u> 19 <u>78</u>	Currency <u>\$ 10</u> 00
	Coin <u>5</u> 60
	C _____ 378 25
	H _____ 31 00
	E _____ 8 90
	C _____ 12 88
	K _____ 15 00
	S _____ 6 50
	total from other side <u>403</u> 63
	TOTAL <u>\$871</u> 76
	less cash received <u>100</u> 00
	TOTAL DEPOSIT <u>\$771</u> 76
Itemize additional checks on reverse side	

DEPOSIT RECORD	
Date _____	Currency _____
	Coin _____
	C _____
	H _____
	E _____
	C _____
	K _____
	S _____
	total from other side _____
	TOTAL _____
	less cash received _____
	TOTAL DEPOSIT _____
Itemize additional checks on reverse side	

# INTEREST

## Lesson 1:

- A. (1) \$102.00, (2) \$54.00, (3) \$322.35, (4) \$56.00, (5) \$632.52  
B. (1) I=\$105.00, TA=\$455.00, (2) I=\$138.00, TA=\$538.00, (3) I=\$735.00, TA=\$3,735.00, (4) I=\$100.00, TA=\$600.00, (5) I=\$225.00, TA=\$1,225.00

## Lesson 2:

- A. (1) 25, (2) 60, (3) 540, (4) 53.5, (5) 34.75, (6) 7  
B. (1) I=\$320.00, TA=\$1,320.00, MP=\$27.50  
(2) I=\$1,080.00, TA=\$4,080.00, MP=\$113.33  
(3) I=\$187.50, TA=\$1,437.50, MP=\$79.86  
(4) \$57.50, (5) \$30.50

## Lesson 3:

- A. (1) \$8.69, (2) 0.32, (3) \$2,000.00, (4) \$14.67, (5) \$10.32, (6) 0.27  
B. (1) P=\$2,000.00, I=\$360.00, MP=\$111.11  
(2) P=\$9,000.00, I=\$2,520.00, MP=\$375.00  
(3) P=\$4,473.68, I=\$1,073.68, MP=\$124.27  
(4) \$333.33, (5) \$100.00

## Lesson 4:

- A. (1) \$62.50, (2) \$32.50, (3) 0.095, (4) 0.37, (5) \$58.50  
B. (1) TI=\$58.50, TA=\$508.50, MP=\$42.38  
(2) TI \$375.00, TA=\$3,375.00, MP=\$140.63  
(3) TI=\$712.50, TA=\$5,712.50, MP=\$317.36  
(4) \$330.08, (5) \$72.08

